

OUR PARTNERSHIP WITH YOU

We provide comprehensive financial planning and investment management in the context of a long-term partnership with you. Over the years, we have learned it is important that everyone is clear on what to expect if we are to develop and maintain a successful working relationship – one where we can help you achieve your financial and lifestyle goals.

Keys to a Successful Relationship: What You Can Expect

You can expect that the CWM Team will consistently and responsibly perform all services related to the provision, review and ongoing monitoring of the financial planning solutions we implement on your behalf.

We will always:

- Strive to acquire and maintain a thorough understanding of your financial goals.
- Meet with you regularly to review and update your personal financial plan.
- Carefully assess your investment risk and time frame.
- Explain the implications of all recommended financial planning strategies and gladly answer any questions you may have.
- Update you as and when appropriate by e-mail, mail, and phone.
- Act as your primary Financial Advisor, coordinating the efforts of your other related professionals.
- Treat you with utmost respect and professionalism.

Keys to a Successful Relationship: What the Advisory Team Expects

We've learned through experience that effective communication and mutual respect are essential to a long-term partnership. A few other criteria which help define our success include:

- Your commitment to us as your wealth management team.
- Your trust in our abilities to provide you with recommendations and advice.
- Your complete disclosure about what matters to you most.

Our recommendations are always based on helping you achieve your financial and lifestyle goals. It is important you understand that all investment, tax, estate and insurance advice will be based on the information you provide to us. Therefore, in order for CWM to offer recommendations and advice best suited to you, we need you to fully participate in the financial planning process.

Keys to a Successful Relationship: Mutual Responsibilities

Having a solid partnership is essential to effective financial planning. To this end, we both need to make your financial strategies a priority. We will agree to keep each other informed of any new developments that might affect these strategies. And we will agree to take the time to regularly review and update your personal financial plan.

We will always work together in the spirit of mutual trust, respect, and understanding.