



New Client Service Agreement

After a Prospective Client Becomes a Client:

- Our Client Service Manager will send out a Client Welcome Letter introducing herself, date of the next scheduled meeting, and provide instructions on logging into view their accounts.
- We try schedule 4 quarterly meetings during the first year. The first quarterly meeting will be scheduled at the closing meeting. Meetings may be a face to face meeting or by telephone or Web-Ex depending on circumstances.
- After the first year (when clients have generally settled in and are comfortable with our services) clients will receive at least a semi-annual face to face meeting. If they have a more complex situation it may require more regular meetings. Some clients may choose to meet only annually or have a phone review.
 - During this meeting we update the client's Financial Picture to incorporate any changes that may have occurred.
 - We review the performance and any portfolio changes that have occurred.
- Newsletter - At least quarterly, clients will receive the newsletter that discusses our economic outlook, brief report on holdings, and a summary of any modifications of our portfolios. We will also include any financial planning topics that we believe are relevant to our clients.
- While face to face meetings are ideal, we also use Web-Ex, email, and telephone to communicate with clients.

Events to Educate and Inform Clients

- Regular client workshops (so clients can feel they are part of a group similarly invested and become more comfortable)
- Annual Client Christmas Party
- Mid-year client appreciation event
- Osher Lifelong Learning Classes at Furman University