

AUGUST 21, 2026

Client Engagement Standards

Prepared by Patricia Jennerjohn, Managing Partner · Focused Finances LLC

Client Engagement Standards

At Focused Finances, LLC, our mission is to provide exceptional financial planning and build strong, long-term relationships with our clients. A successful relationship begins with clear expectations, so we ask that you review the principles that guide our work, what you can expect from us, and what we expect from you.

Our Principles

- 1. Financial planning is an ongoing process.** This process encompasses goal-setting, cash flow planning, risk management, investment management, asset protection, tax planning, and estate planning.
- 2. Effective communication is essential.** A strong client-advisor relationship depends on open, transparent, and proactive communication.
- 3. A systematic approach ensures efficiency.** We follow a structured methodology to deliver thorough and effective financial planning services.
- 4. A great financial plan requires commitment.** Financial planning is a collaborative effort, and we require a financial plan for all clients, including those primarily seeking portfolio management.
- 5. We adhere to a disciplined investment approach.** Our philosophy is based on long-term asset allocation rather than attempting to predict or time market movements.
- 6. We enjoy working with clients who value our expertise.** Our best relationships are with motivated clients who appreciate the depth and impact of our services.
- 7. Everyone deserves to live a fulfilling life.** Our ultimate goal is to help clients achieve financial confidence and freedom.
- 8. Fees are based on complexity.** We structure our fees to reflect the scope of financial planning and investment management, ensuring cost-effectiveness for your specific needs.

What We Deliver

- 1. A thorough and evolving financial plan.** Your plan is customized to align with your goals, values, and resources, maximizing your opportunities based on the scope of our engagement.
- 2. Assistance with implementation and monitoring.** We take on much of the heavy lifting to execute your plan, ensuring all aspects remain relevant and up to date.
- 3. Confidentiality and security.** We protect your information through advanced security protocols and only share data with your authorized professionals as necessary.
- 4. Prompt and responsive communication.** We aim to return phone calls within one business day and emails within two business days. If any temporary delays arise, we will inform you promptly.
- 5. Regular progress meetings.** We conduct annual plan updates and investment policy reviews based on your chosen service level, addressing any concerns throughout the year.
- 6. Flexible communication options.** We accommodate various meeting formats to ensure convenience and accessibility.
- 7. Investment management aligned with your goals.** We manage your accounts according to our investment philosophy and your tailored investment policy statement.
- 8. Fiduciary commitment.** We always act in your best interest, taking pride in our role as fiduciaries.
- 9. Transparent, client-only compensation.** Our fees are fully disclosed, and we do not accept commissions or referral fees.

What We Expect From You

Please initial each section to indicate your understanding. Not all statements apply to every engagement; you only need to initial where indicated. **This is NOT a contract.**

INITIALS**ACKNOWLEDGMENT**

_____	I am committed to actively participating in the financial planning process, understanding that each step is interdependent.
_____	I delegate the implementation and monitoring of my plan to Focused Finances, LLC, recognizing that acting independently may impact the effectiveness of our advice.
_____	I agree to respond to emails and phone calls within a reasonable timeframe, as many financial matters, particularly tax-related ones, are time-sensitive.
_____	I will provide requested documents and data promptly to facilitate effective planning.

INITIALS**ACKNOWLEDGMENT**

_____	I agree to receive documents electronically via email or the Client Portal.
_____	I understand that Focused Finances, LLC only works with clients who align with our investment philosophy—emphasizing diversification, asset allocation, and long-term focus over speculation and predictions.
_____	I acknowledge that Focused Finances, LLC provides investment advice based on thoroughly researched investment choices that fit our philosophy.
_____	I understand that office visits are by appointment only and that while drop-in visits are not available, materials can be left with reception during business hours.
_____	I recognize that Focused Finances, LLC takes full responsibility for errors and that I will notify them promptly if any are discovered. The firm commits to correcting errors to the best of its ability.
_____	I agree that if our relationship ever ceases to be enjoyable or respectful, we will re-evaluate our engagement. We prioritize joyful, healthy, and professional relationships with all clients.

My initials above indicate that I have read and understand these statements and have had any questions answered to my satisfaction.

Signatures

Client Signature: _____ Date: _____

Client Printed Name: _____

Client Signature: _____ Date: _____

Client Printed Name: _____

Advisor Signature: _____ Date: _____

Advisor Printed Name: Patricia Jennerjohn, Managing Partner, Focused Finances LLC

IMPORTANT DISCLOSURES

This document outlines the client engagement standards of Focused Finances LLC. It is intended to document mutual expectations and is not a contract.