Client Expectations Document

I understand that choosing a financial advisor is an important decision and I am honored that you have chosen to begin a relationship with me and my firm. Thank you for your trust!

Successful relationships are built on a clear understanding of expectations and responsibilities. To avoid misunderstandings between us, this letter outlines and confirms the basic parameters of our relationship. If you have any specific questions or concerns or want clarification on any detail, please call my office for a personal conversation. Again, thank you for your confidence and I look forward to working with you.

Our Commitment to you:

- We will provide professional services with integrity, diligence and objectivity.
- We will maintain the knowledge and skills necessary to provide competent professional services.
- We will be fair and reasonable in our professional relationship and disclose any conflicts of interest.
- We will protect the confidentiality of all client information.
- We will do our best to perform without errors; if, however, there is a mistake, we will admit it and take immediate steps to rectify the situation.
- We will always be transparent in regards to fees.
- We will return phone calls and emails promptly.

Ongoing Service:

- Meeting Frequency: As needed, Annually, Semi-annually and Quarterly
- Phone Call Frequency: Annually, Semi-annually and Quarterly
- Monthly Economic Update provided by email
- Bi-monthly Newsletter and Client Alerts provided by email
- 24 online access to My Streetscape and Morningstar
- Quarterly Performance Report from Mid Atlantic
- Portfolio Review: Quarterly phone call or personal meeting
Communication:

- **Phone & Email**
  - Most communication will be delivered electronically via email.
  - Calls and emails from clients will be returned within 24 hours.
  - Regular office hours are 9:00 AM - 5:00 PM.
  - Our office will be closed on Holidays and days that the stock market is closed.

- **Statements**
  - Paperless statement enrollment through NFS is available and encouraged. There is a $2.95 surcharge for paper statement delivery charged by NFS.
  - Statements are sent quarterly and may be sent more frequently if there is activity in the account.

- **Scheduled Meetings**
  - Review meetings are typically scheduled at the McMurray office, Tuesday-Thursday between 9:00 AM and 5:00 PM. We will track your review schedule and contact you via email or phone approximately one month ahead to set an appointment. You may, of course, request a special meeting at any time by calling the office or emailing us.
  - Our policy is to contact you via phone and email 2 times to schedule an appointment. If we don’t hear back from you, we will adjust the schedule to contact you for your next scheduled meeting.

**Advisor Expectations of Clients:**

- Clients will provide us with financial data in a timely manner.
- Clients will respond to requests for information or paperwork in a timely manner.
- Clients will make requests within a reasonable time table.
- Clients will keep scheduled appointments.
- Clients will notify us promptly of any changes in their situations.
- Clients will be candid and honest regarding their situations.
- Clients will tell us if they are unhappy.
- Clients will treat Advisors and Staff with dignity and respect.
- Clients understand that some clerical tasks are handled by staff and not by the advisor.

**Methods to Receive Your Money**

- ACH
- Wire
Checks
Please request funds at LEAST 5 business days in advance. Atypical situations (i.e. a request for a 3rd party check may take longer to process).
Any required paperwork will be explained in detail by the staff or the advisor.

Fees
Fees will always be clearly outlined and transparent.
Your fee arrangement, as agreed, will be based on an hourly rate of _________. This may also be tax deductible in certain situations. Please contact your tax advisor for more information.
Your fee arrangement, as agreed, will be a one time or a flat annual planning fee in the amount of _________.
The fee arrangement, as agreed, will be a ___% advisory fee based on total assets under management. Fees are charged to the account automatically each quarter (1/4 of the annual fee). For example, an account with a balance of $100,000 at a 1% flat annual rate would be billed $1,000 per year assuming no change in the balance.
Internal expenses in your account may vary and are estimated to be approximately ____%
Each retirement account has an annual $35 custodial fee in addition to the advisory fee. The fee will be automatically deducted from your account on the anniversary date of the opening of your account.
Fees can be found on quarterly statements (January, April, July & October) under “transactions by type of activity” and are called “advisory fees”, or on Quarterly and Year-end Performance reports.

Staff and Resources
The members of our firm and supporting organizations who will work for you are:

Melissa J. Stein, CFP®, CRPC®
President
Financial Advisor

Kimberly T. Moore
Client Relationship Manager/Insurance Specialist/Notary
  • Meeting prep (Fact Finder and Review Questionnaire)
  • Insurance information, requests and meetings
  • Password resets for Albridge and NetXInvestor

Heather L. Grandon
Office Manager/Event Planner
  • General operations
  • Schedule meetings
  • Event information and RSVP’s
National Financial Services (NFS)
NFS provides clearing, custody, safekeeping, receipt and delivery of funds and other related services. Prepares and sends statements, confirmations and tax documents to brokerage account holders. NFS is a Fidelity Investments Company.

Mid Atlantic
Mid Atlantic Capital Corporation (MACC) is a registered broker-dealer and a member of FINRA/SIPC. MACC provides “back office” support, compliance, and technology to MACC registered personnel. MACC is headquartered in Pittsburgh, PA, founded in 1982. MACC has an agreement with National Financial Services, LLC (NFS), a Fidelity Investment company, for National Financial to provide clearing and custody services.
Client Expectations Document Acknowledgement

I have read and understand this document.

__________________________
Client Initials               Date

__________________________________
Printed Name

I have read and understand this document.

__________________________
Client Initials               Date

__________________________________
Printed Name