

Engagement Agreement

Official Owner's Manual for Valued Client

“Our practice was founded with a simple, yet essential goal in mind: To assist our clients in building and protecting their wealth and financial security so that they and their families may live full and happy lives. We are committed to providing you with the highest quality financial planning experience, and our pledge to you is that we will always act honestly, with integrity and in your best interest.”

- **Angela R. Rehkop ChFC®, CFP®**

We believe in the value of comprehensive financial planning. Financial planning may be one of the most important services that successful people use to help create an extraordinary business career and personal life. We expect to build a trusted advisory relationship with you over your lifetime.

Effective financial planning requires a commitment from both the planner and the client. These Engagement Standards will help you get the most out of the experience, and help both of us produce beneficial, lasting results in your life. If the Engagement Standards are followed carefully, there is a higher probability that you will benefit from our services for the rest of your life.

Financial Care Providers® ● **Angela R. Rehkop ChFC®, CFP®**

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Securities offered through Geneos Wealth Management, Inc. Member FINRA/SIPC. Advisory services offered through Capital Asset Advisory Services, LLC, a Registered Investment Advisor.

Typical Client Characteristics

Financial planning works best with people who are willing to learn, grow and take action, and when there is a gap between where you are now and where you want to be.

Most of our clients are affluent or semi-affluent individuals and families who desire ongoing professional assistance and coaching in the creation and implementation of strategies to address their life goals, as they may exist now or develop in the future.

Over the years, we have found that our firm works most effectively with people who share some, or all, of the following characteristics:

*A desire to have a financial plan that organizes their financial lives, and which uses their human and financial capital to create a result which helps them achieve their goals;

*A willingness to make a shift in behavior if it furthers their long-term goals.

*A willingness to accept the investment returns offered by the market, recognizing that there is no foolproof way to “beat the market” or achieve above-average performance.

*Recognition that big goals can potentially be achieved by making small changes consistently over time.

Our Services

Comprehensive financial planning through Financial Care Providers integrates seven key areas of your financial life:

- 1) Asset management (your total investment picture)
- 2) Risk management (protecting you from catastrophe)
- 3) Tax planning and management (improving your wealth-building efficiency)
- 4) Debt management (reducing unnecessary expenses)
- 5) Estate planning (helping you transfer your lifetime assets to your heirs and/or to worthy causes)
- 6) An evaluation of the goals and objectives that provide all context for the financial plan as a whole.

All these areas are important to helping you achieve personal financial success. Successful people need and value all aspects of financial planning. If these areas are not examined, then there is a danger of providing advice that may conflict with your actual needs.

Our planning services include mathematical analysis and forecasting, professional evaluation and advice, specific recommendations, support, a structure for making decisions, and accountability--all so that we can enable people to make effective financial decisions, and to find ways to become more

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effective in their personal and business lives. Often people work with us to put issues into perspective, and to make important decisions that require professional analysis.

In the broadest possible sense, our goal and duty is to be your advocate in every area of your life in which we are allowed to be a part. We are willing and ready to stand between our clients and the difficulties of life, to help you make decisions that will resolve existing problems and help prevent future ones.

Firm Beliefs and Philosophies

Your investment strategy should be driven by a personal, customized financial plan. Only one measure of investment success matters: having the client successfully meet their financial goals. One of the practice's true values shows up when markets are unsettled or in flux. We seek to create diversified portfolios that have less risk than the benchmarks. Our goal is to preserve capital in bad markets and to nurture growth in good markets because we believe that no one can time the markets effectively. There are several additional views that we believe are relevant and important to communicate to my clients.

While we believe in the general principles that are collectively known as Modern Portfolio Theory, we feel that one of the primary tenets of Modern Portfolio Theory, the "buy and hold" approach to portfolio management has been misapplied by many in the investment industry. This approach states that an investor should purchase and then hold onto a diversified portfolio regardless of valuations and long-term trends. It is of our opinion these universally accepted investment principles utilize flawed assumptions and thus are likely to severely underperform during long term bear markets and periods of extreme market volatility.

While we do believe our clients should maintain sufficiently diversified portfolios, we also subscribe to the belief that portfolios should be managed according to market valuations, current government fiscal policies and global trends by tactically allocating by utilizing fundamental analysis of market valuations as a best means to manage risk.

Financial Plan

Unlike many firms, we believe that the financial plan and the goals set with it that we develop for each of clients should act as the basis of the strategic investment strategy, while also taking into account the client's individual risk tolerance.

Multiple Asset Class Discipline

We believe in using broadly-diversified multiple asset classes, recognizing that it is impossible to know future asset class winners and losers. We manage strategic long-term portfolios ranging from conservative to aggressive. In order to manage risk, we make tactical adjustments based on asset class

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valuations. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Equity Exposure

We believe in adequate equity-based investments attempt to defend against rising prices (inflation).

Fixed-Income Asset Classes

We believe in using fixed-income asset classes in most portfolios in order to diversify from equities.

Paying Attention to the Pattern of Returns and Volatility

We believe that relying on historical average returns is dangerous. In funding financial plans, the volatility and sequence of the returns is just as important, especially during the wealth distribution phase.

Asset Location is Key for Tax Efficiency

We believe that asset location between taxable and tax-deferred accounts is relevant. Those asset classes that are the most tax efficient should typically be owned by taxable accounts and those that are least tax efficient should typically be held in tax-deferred accounts.

Indifferent to Investment Vehicles

We believe in not being tied to any one investment vehicle. We recommend those vehicles that we have a high level of confidence in addressing your investment objectives. Currently, we offer access to many investment vehicles such as: Fixed and Variable Annuities, Individually Managed Accounts, Mutual Funds and Exchange Traded Index Funds.

Investor Behavior Affects Investment Success

We believe in basing investment decisions on rational thought processes rather than emotion. Investor behavior can do more to influence success or failure than the investments themselves. We take a long-term perspective, and believe that none or very little of the short-term “market news” provides useful information to patient investors

Our Commitments To You

In consideration of the trust you place in us, we will commit:

To treat your financial information in strict confidentiality.

To act as your trusted advisor – treating your money with the same care and prudence that we would treat our own. We will routinely make recommendations that we believe are best for you even if it means less revenue to our firm.

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To have no allegiance to any company, product, or service, beyond our belief in its ability to potentially help you reach your goals.

To get to know you, your personal goals, your struggles and challenges around money, and to tailor our recommendations so that they help you pursue an abundant and free financial life.

To treat you with respect, professionalism, honesty, and to maintain a nonjudgmental attitude toward the goals and information you present to us.

To deliver important advice even if it may create discomfort in the short-term. The people we work with prefer us to be honest whenever we encounter what seem to be unrealistic expectations or a pattern of living beyond one's means, or a disconnect between stated goals and financial or purchase decisions.

Our goal is that throughout all the years and even decades we work together, you will never find another private financial consultant who'll care more about you and your family, or who'll be more deeply committed to the realization of your financial goals than us.

We promise to tell you the truth all the time, especially when you may not want to hear it. Understand clearly that investment returns are not guaranteed, and financial markets go down as well as up. Also understand that we do not control the financial markets.

You will find advisors who are less expensive than us. However, we promise our fees will always remain reasonable and we believe you will be hard pressed to find an advisor you can trust more implicitly than you can trust us.

Client Expectations

When you become a client of ours, we hope and expect you to be honest and forthcoming about your personal and professional goals, and about your current financial situation. The quality of our advice will depend on the quality of information that you provide to us.

Financial planning is personal, so we will ask you to share with us data and issues that you may not share with anyone but your family. The more effectively we can communicate with one another, the more personalized your long-term plan will be.

Specifically, we expect you to share your personal financial data and financial history with us, and to bring in relevant documents upon request. Just as you must disclose a great deal of information to your doctor, your lawyer, and your accountant for them to do their job well, we will need a great deal of information to make professional recommendations. For example, your medical history may give us insights that we need for projecting mortality, for such areas as retirement or long-term cash flow projections, as well as certain types of risk management (insurance).

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We believe that a great financial plan requires a commitment of time from you. The initial year will include five to six meetings over a period of a year. You need to be willing to attend each of these meetings. We design these meetings to provide you with the knowledge and tools to make good decisions. These meetings also provide us with the necessary information to create a unique plan for you.

As time goes on, we expect you to keep us informed, as soon as possible, about important changes that will have a significant effect on your financial and personal life, such as marriage, new baby, any new major financial obligation, change of income, change of health etc.

We always ask that you carefully review all communications and statements immediately and promptly report any errors to us and/or ask for clarification on anything that you do not understand.

Because we schedule meetings in advance, we ask that you be on time for your appointment so that we may fully address every issue you have without taking away from the time set aside for you or the next client.

We ask that you give us at least 24 hours notice for any cancellation or delay. Your courtesy is much appreciated.

The clients who make the most progress do so by making an honest effort to follow the plan. The clients who enjoy exponential progress toward their goals continuously update their plans in annual meetings and fine tune the plans until they have an efficient goal meeting machine tailored to their personality and individual needs. For these clients, following the plan becomes effortless since it is perfectly designed for them and following it has become a habit.

The Financial Planning Process

Most successful people have one thing in common: they want to get more out of their lives, and they don't want to spend their time doing things they aren't interested in or good at. Our firm specializes in helping you identify what's most important to you and your family and how you can spend more time doing the things you really enjoy and less time doing things you would rather not do.

Recommendations, strategies, and management are made only after a thorough examination and evaluation of a client's financial situation.

The specific reason or reasons that brought you here will probably be addressed first. As a part of that strategy process, we will take a broader look at other aspects of your financial life. When we see potential issues, we will discuss them with you. We will discuss options, and then timelines and ways to proceed with whatever option you choose.

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The evaluation is broken down into several well-defined areas:

Financial assessment - where we create a cash flow and net worth statement;

Financial Independence (Retirement) planning - where we will create a projection of the future at-retirement value of your taxable investments, pensions, IRAs, and expected Social Security benefits;

Education funding (if applicable) - where we will project the cost of one or more child's education and look for appropriate ways to pay for it;

Portfolio building and investment analysis - where we review all of your investments and provide recommendations among different types of assets with a view toward fulfilling your financial planning objectives;

Insurance planning - including a review of your life and disability insurance coverage, property and casualty insurance, and long-term care insurance where appropriate;

Tax Planning (with an assessment of income and estate taxes);

Estate planning (with an assessment of the need for an updated will, trusts and trust services, and advice on charitable gifting).

Our firm offers a systematic approach to crafting a customized plan for each client.

Our first objective in the planning process is for us, together, to identify your personal goals and objectives, so that we can better understand how your primary assets--your time and your finances--can be organized to better pursue the achievement of these goals. What do you want to happen, personally and financially, and in what time-frame?

We typically spend our first planning session discussing your goals, identifying the motivation behind the goals, challenging each goal to see if it will make it into the top five. From time to time we will again visit these goals to see if they are still priority items.

We also seek to compile all current assets, take an inventory of insurance coverage, wills and any estate documents, an annotation of your monthly income and expenses, and a review of your tax returns. We identify your investment experience and attempt to evaluate your tolerance for investment volatility and risk.

Developing the plan is a collaborative process. We ask for your thoughtful review of our draft analyses and proposals, and candid commentary. We will then revisit the financial planning analyses and

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proposals after receiving your feedback, adjust recommendations where appropriate, complete the various applications, transfer assets and set up an action plan.

In situations where a specialist (attorney, tax or insurance professional) is appropriate, we will provide referral options and offer to coordinate with that specialist or work with your current specialist.

The result is a financial plan that is specific to you and addresses both intangible and tangible goals. It tries to strike a balance between the financial choices you make that consume capital and the value-based goals you wish to activate that are intangible in nature but have everything to do with creating a satisfying life.

We will then monitor your progress towards your goals. We come back to the goals and see what, if anything, needs to be adjusted to the financial analyses, the financial plan and the action items for the coming year. Have any internal family or business events occurred that might trigger changes in your financial goals? Based on reasonable projections, are you on track to achieve your goals? Can anything be done to decrease the risks associated with accomplishing your goals?

During the year, if we believe that something in your portfolio needs to be changed because of factors either directly related to the investment or to the economy, which could cause adverse consequences to your investments, we will contact you to discuss making the necessary changes.

In our work with other successful people, we have learned that your goals and objectives will change over time. Life is a journey. If your goal today is to reach the farthest hill you can see from here, then eventually we hope you will be standing on that hill. If that happens, it will be time to look around and create new objectives to be achieved.

Communication

We take full responsibility for errors. If we make them, we must correct them. But first, we must be made aware of an error. We depend on you to give us the opportunity to correct any mistake. Please talk to us so that we may do so.

We welcome the opportunity to schedule time for analysis and communication with you either by phone or in person. Appointments can be scheduled Monday through Friday 9:00 a.m. to 6:00 p.m. If something important arises between our scheduled meetings, please call us with updated information, problems or questions. We ask that you inform us of your financial choices, before you decide, preferably not after the fact.

Most importantly, please be open with us at all times. Remember that you can tell us anything--even things that you are just barely ready to tell yourself. Please do not hold back. Any information you share is always held in the strictest confidence.

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Fees and Terms

Financial planning is an investment. You are not just paying for the work we do; you are paying for the commitment you make to yourself to work toward becoming financially independent and secure.

Financial Planning Fee: \$_____ Initial Fee for the first year and is due before receiving your Financial Profile. The Annual Renewal Fee is ½ of the Initial fee, \$ _____ , and is due at your annual review meeting. If your Annual Review date is extended, your Annual Renewal Fee is due in the month your Initial Fee was paid.

You understand that periodically fees will increase, and you will be given advance notice when it happens.

Supportive Termination

Effective financial planning should be proactive, flexible, value-added and enjoyable. If we ever stop enjoying or respecting one another, then our relationship needs evaluating. We provide the right to end our working relationship at any time, and that if either the firm or you decide to do so, fees will be prorated on the agreed upon cancellation date.

Referrals and Introductions

Financial Care Providers works primarily with people who are introduced to us by our existing clientele. If our planning experience has enabled you to generate the results you want in your life, then we encourage you to share your experience with others. Scarlet Oak Financial Services will happily offer a complimentary, explorative session with anyone interested in learning more about the services we provide.

At the end of this document, we want to make sure that you are truly committed to the financial planning process and look forward to reaping the benefits of the time and energy we expend together in creating your plan.

You understand the importance of collaborating with us and agree to review our work together regularly.

Client Printed Name _____ Date _____

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Client Printed Name_____

Date_____

Advisor Printed Name_____

Date_____

This is not a legal document and does not replace the client agreement signed to activate the financial plan or accounts that will be used to fund your plan.

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