DESMOND
WEALTH MANAGEMENT, INC.

CLIENT RELATIONSHIP GUIDELINES

WELCOME!

Our goal is to bring clarity, focus, and simplicity to your ideal financial life. We want you to be happy you met us and delighted by your client experience. We are committed to developing a long-lasting relationship with you, built upon trust, collaboration, and clear expectations.

To further these goals, we have developed guidelines that we hope will help foster a healthy and rewarding long-term relationship from the start.

OUR PRINCIPLES

Proactive Planning | Organization | Sound Advice | Accountability

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1. | As your personal CFO, we are stewards of your wealth. We are also your advocate and thinking partner. Our duty is to facilitate and coordinate a multi-faceted team approach in the creation, implementation, and ongoing monitoring of your overarching comprehensive written lifetime financial strategy.

2. | We meet (in person or virtually) on a regular sequence throughout the year. If married, we require both spouses to attend these meetings. From your perspective these meetings are designed to deliver the three bottom-line client outcomes:
    1. Ensure you're on track financially at all times. Course corrections may be needed should you drift off-track. Goals can also change. We want to be sure your financial house is in perfect order and stays that way.
    2. We stay Proactive. We want to be "out in front of your financial issues," to take advantage of opportunities and minimize and/or eliminate any financial surprises or regrets.
    3. Help you to make and execute better financial decisions in all areas of your financial life.

3. | Open and clear communication is critical for a mutually beneficial relationship. We want to regularly talk to you and hear about what is important to you: your values, your goals, the challenges you face, and also to celebrate successes.

4. | We believe in a disciplined investment approach. Our portfolios are focused on preserving and growing your assets, properly balancing risk and return effective global diversification, eliminating excess cost, reducing tax liability, and providing adequate liquidity and cash flow to meet your needs. We do not engage in active market timing. We avoid market noise and the latest "crisis du jour". Clients are best served sticking to their long-term investment plan.

5. | Continuous improvement (Kaizen) – this work is complex. We regularly vet our professional team, invest in technology, and attend conferences/education programs in our quest to continuously deliver increased value in leading-edge expertise and strategies to our client community.

6. | We enjoy working with great people who appreciate the true value of our services and relationship. Everyone should have the opportunity to live an amazing and fulfilling life for reasons that are important to them. Our goal is to help people achieve this.

WHAT WE DELIVER

DESMOND WEALTH MANAGEMENT, INC.

Protection | Attention | Coordination | Transparency

1. | We ask great questions and listen. We delve into all aspects of your financial life to create an overarching comprehensive written lifetime financial strategy with specific actionable advice. Our team coordinates all your financial affairs to provide you the greatest probability of achieving your goals, in tune with your values and given resources, for the reasons that are important to you.

2. | As your personal CFO – we serve as your single-point-of-contact to handle the "heavy lifting" across your entire balance sheet. We provide oversight and coordinate ALL financial professionals to be sure they are in alignment with your overarching strategy. We do our best to make sure everything "gets done" and progress is being made.

3. | Life is complicated and constantly changing. There are many moving parts and constant noise. This makes it easy to get distracted and allows your finances to drift off track. To combat this, we have regular structured strategy meetings throughout the year (in person or virtually) that cover all relevant key planning areas of your financial life to keep you (or promptly get you back) on track.

Goal planning & Monitoring	Wealth Forecast Modeling
Financial Position (Net Worth/Cash Flow)	Investments (Real Estate)
Safety Review: Insurance & Risk Management	Income Tax Planning and Review
Estate/Trust & Charitable Planning	Business Planning and Succession
Employee Benefits/Education Funding	Debt Management

4. | We promise when we meet, we do our best to avoid tedious meetings that numb you into submission with data. We strive to keep things as simple as possible (but can be prepared to go deep if you prefer).

5. | Your privacy is of the utmost importance. We do our best to keep all your information confidential, safe, and secure. We share information (only with your permission) as needed with attorneys, accountants, insurance agents, and other highly skilled subject matter experts to help develop, coordinate, and maintain your financial lifetime strategy, keep it on course and in perfect order.

6. | We love what we do and take pride in making sure our client's best interest is always at the forefront. We are proud to serve in a fiduciary capacity for you.

7. | We are compensated by client fees only – either a percentage of AUM and/or flat fee model. Our fees are fully disclosed and we do not accept any commissions or third-party referral fees.

8. | To provide the candid truth. Our clients want to hear the truth from us regarding their financial situation…no matter what. Our pledge is complete transparency as their trusted advisor.

HOW WE COMMUNICATE

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We believe that communication should be consistent, clear and effective. As a client of ours, you have unlimited access to our team. Most clients find the following guide helpful in understanding when best to call by phone and when to email our office.

Rapid response: We strive to return all calls and emails within two working days. Pledging never to leave you hanging.

911 Priority Call our Office	Non-Urgent Call or Email our Office
You need an answer within 24 hours.	You need to discuss a matter within 72 hours.

1. | **Email:** We communicate primarily by email. We aim to return all emails within two business days.
2. | **Videoconference:** We conduct meetings via videoconference and in person.
3. | **Phone:** We rarely initiate phone calls. You are free to. We aim to return all phone calls within two business days
4. | **Text:** We do not communicate by text, aside from "We're waiting in the Zoom room. Where are you?"
5. | **All-Client Newsletters:** We encourage you to read our quarterly newsletter and ad hoc emails. We include only information you need to know.
6. | **Office Hours:** The Desmond team works generally 10am-5:00pm PST Monday-Friday.
7. | **Client Meetings:** Meetings are on Tues., Wed., and Thurs. at 10:30 am and 2:30 pm PST

OUR TEAM

Let us be your 4-1-1 and 9-1-1 for all things financial.

Gregory M. Desmond
CPA/PFS, CFP

CPA Wealth Advisor

Cynthia T. Rae Lusk
EA, JD

Business Operations Manager/Paraplanner

Mitchell Struthers
CPA, CFA

CFA Wealth Advisor Analyst

Joy Maze

Relationship Manager

Jacque LeFore
CFP

Outside Financial Planning Expert

Sudha Pandurangan
CPA, CA, EA

Tax Manager

Jim DiNicolantonio
CPA

Business Advisor

Nancy Burciago

Tax/Accounting Customer Service

Katherine Howard

Operation Specialist

WHAT WE HOPE AND EXPECT FROM YOU

DESMOND
WEALTH MANAGEMENT, INC.

Open Communication | Ability to Dream | Delegation | Commitment

Please initial each item to indicate that you understand and agree to these statements. If you are a couple, each of you should initial.

initial initial

1 | **I am willing to participate in the comprehensive financial strategy process as described above on a continuing basis.**

I understand that each part of the process is interdependent and requires information and/or participation from me for superior results and to provide the greatest probability of success.

initial initial

2 | **I am willing to delegate the implementation and monitoring of my overarching financial strategy to Desmond Wealth Management, Inc.**

I understand that if I act without your input or knowledge, this may affect your ability to provide appropriate advice. I am hiring you to help me enjoy life more fully, and part of this process is to let you do what you do best.

initial initial

3 | **I agree to be responsive to emails and phone calls within a reasonable period of time.**

It is important to point out that many financial planning issues are time sensitive, most especially tax items.

initial initial

4 | **I agree to provide requested data and documents in a timely fashion.**

initial initial

5 | **I agree to receive documents electronically via email or the client portal.**

WHAT WE HOPE AND EXPECT FROM YOU (CONT.)

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Please initial each item to indicate that you understand and agree to these statements. If you are a couple, each of you should initial.

_____ initial _____ initial

6 | I understand that Desmond Wealth Management, Inc **only accepts clients that agree with their investment philosophy**. Diversification, asset allocation, and a long-term focus are the keys to sound investing. Chasing returns, following tips, giving in to hunches and listening to predictions, and reacting to the latest "crisis du jour" do not fit our philosophy. We encourage questions to develop comfort and trust with the delegation of investment functions.

_____ initial _____ initial

7 | I appreciate that Desmond Wealth Management, Inc keeps flexible hours for clients and team. Deviations from the normal schedule are communicated via company e-newsletter, email response, and/or through voicemail outgoing message.

_____ initial _____ initial

8 | I understand that Desmond Wealth Management, Inc. takes full responsibility for their errors. You agree to make us aware of errors as soon as they are discovered. We do our best to minimize errors and correct all errors to the best of our ability to make you whole.

_____ Initial _____ initial

9 | I understand that fees are due on a quarterly basis and are deducted from my account or paid directly by me. Desmond Wealth Management, Inc. provides a billing statement with your quarterly Performance reports that shows clearly how our fee is calculated.

_____ Initial _____ initial

10 | I agree that our relationship needs to be reevaluated if we ever stop enjoying or respecting one Another. **We want you to be happy you met us**. We are committed to living our lives from a place of joy, kindness, and gratitude. We hope to have long-lasting and healthy relationships with our clients.

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

SIGN

Our goal is to build our ideal client community through happy and delighted clients. We appreciate the confidence our clients show in us when they introduce a friend, colleague, or family member to our firm.

We realize not all clients are a good fit, but we will always treat your referral with the same professional attention that we treat you and try to make all our meetings productive as possible.

My signature below indicates that I understand and agree with these guidelines and have had any questions answered to my satisfaction.

Client Signature:______________________________ Date:____________________

Client Printed Name:____

Client Signature:______________________________ Date:____________________

Client Printed Name:____

Advisor Signature:_____________________________ Date:____________________

Advisor Printed Name:____

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