



# EXPLANATION OF SERVICES AND RESPONSIBILITIES



# OUR COMMITMENT TO YOU

## Client Dedication

Your interest comes first. By serving you well, we will also succeed.

## Personal Service

You are entitled to the personal advice and counsel of comprehensive wealth advisors whose philosophy and style of doing business are compatible with your own.

## A Financial Plan

You have the benefit of a personal financial plan to identify your long-term financial goals, and a strategy for implementing your plan.

## Suitable Recommendations/Trust

Our financial recommendations are pro-active (not re-active) and are consistent with your long-term goals, financial circumstances, and risk tolerance.

## Full Disclosure/Honesty

We fully inform you of the cost as well as the benefits of doing business with us.

## Integrity

We espouse high standards by adhering to a strict code of ethics and conduct. As fiduciaries, we will act in the best interest of our clients.

## Confidence

Our credentials, experience and dedication all blend together to provide a feeling of confidence.

# MISSION STATEMENT

## TO BECOME YOUR TRUSTED ADVISOR BECAUSE:

- We're passionate about our work, and we place a great emphasis and value on our relationships.
- We provide you with customized advice, derived from years of thorough research, knowledge and experience.
- We respond quickly to our clients' needs and, above all, place their interest first - always.



**JERRY BODA, CFP®**  
CERTIFIED FINANCIAL PLANNER™ professional  
*President*

# BODA FINANCIAL GROUP

Effective financial planning requires a commitment from both the planner and the client. This document will help you get the most out of the experience, and help both of us produce beneficial, lasting results in your life.

## **WHO ARE OUR CURRENT CLIENTS? WHAT KIND OF PEOPLE WORK WITH US AND UTILIZE OUR SERVICES?**

We provide warm, personal service to each of our clients. We offer securities and investment advisory services through SagePoint Financial, Inc. (SPF) a registered broker-dealer member FINRA/SIPC.

Financial planning works best with people who are willing to learn, grow and take action when there is a difference between where they are now and where they want to be. Most of our clients desire ongoing professional assistance in the creation and implementation of strategies to reach their life goals. Over the years, we have found that our firm works most effectively with people who share some of the following characteristics:

An ability or willingness to:

- engage in a continuing dialogue about the goals that drive their life values;
- make a shift in behavior if it furthers their long-term goals;
- regard our firm as the chief financial officer of their personal and/or business life;
- recognize that we don't have all the answers, and that financial planning - like life - is really not an exact science;
- be a conscious and prudent consumer;
- have realistic investment objectives and clearly communicate those expectations;
- accept the investment returns offered by the market, recognizing that there is no foolproof way to consistently "beat the market" or achieve above-average performance;
- place sufficient trust in us and stay focused on our professional advice;
- deliver financial information and complete the necessary tasks in a timely manner;
- recognize that big goals can be achieved by making small changes consistently over time;
- implement a financial plan that organizes their financial lives and helps achieve their goals;
- delegate unwanted work to a professional financial advocate on an ongoing basis.

# WHAT SERVICES DO WE PROVIDE?

Comprehensive financial planning integrates seven key areas of your financial life:

1. **Asset Management:** Your total investment picture
2. **Disability and Risk Management:** Protecting you from catastrophe
3. **Tax Planning and Management:** Improving your wealth-building efficiency
4. **Debt Management:** Reducing your unnecessary expenses
5. **Estate Planning:** Helping transfer your lifetime assets to your heirs and/or worthy causes
6. **Charitable (or Social Capital) Planning:** Helping you give back to the community
7. **Evaluation of the Goals and Objectives:** Providing all context for your financial plan as a whole

All of these areas can help you achieve personal financial success. Successful people value all aspects of financial planning. If you do not examine these areas before making decisions, then we risk providing advice that may conflict with your actual needs.

Often people work with us to put issues into perspective and to make important financial decisions.

We can help you make decisions that resolve existing problems and prevent future issues. If we cannot handle your problems alone, we will call outside professionals and monitor the relationship to ensure that the work done on your behalf is of the highest standards.

## WHAT ARE OUR CORE FINANCIAL BELIEFS? GROUNDS FOR A GOOD WORKING RELATIONSHIP?

We believe that money is the “means, not the end”. People need their money to work for them; they should not be burdened by their money.

We do not believe in “hot” stocks or in seeking short-term returns from any investment. Nor do we believe that a financial planner should attempt to time the market on his own, which usually means moving investments out of the markets when they think they are going to go down, and/or moving them in when they think the markets are going to move up. There are plenty of successful third-party managers that specialize in this discipline.

We also believe that if your time horizon is greater than three years, you should accept some of the volatility risk of the stock market. For a shorter time horizon, you should invest in ways that do not accept this risk.

We believe investors should be aware that there are risks inherent in all investments, such as fluctuations in investment principal. With any investment vehicle, past performance is not a guarantee of future results. Investors should be aware that investing based upon strategies or models does not assure a profit or guarantee against loss.

Our investment activities are generally defined by principles collectively known as “Modern Portfolio Theory,” based on the work of Harry Markowitz (Nobel Prize in Economics, 1990).

According to Modern Portfolio Theory, the future cannot be predicted, and neither can stock prices. Also, a portfolio composed of several asset classes will experience fewer price movements and volatility than more concentrated portfolios--even though the more diversified portfolio will inevitably include some losing positions at any given time.

Our investment services are valuable to clients because we take the emotion out of their decisions, and because we handle the paperwork associated with maintaining an investment portfolio.

Our role is to provide financial leadership. A good leader takes people where they want to be, while a GREAT leader takes people where they ought to be.

## WHAT ARE OUR OBLIGATIONS TO YOU?

In consideration of the trust you place in us, we promise to:

- act as your fiduciary - treating your money with prudence. We will recommend what we believe is best for you even if it means less revenue for our firm.
- have no allegiance to any company, product, or service, unless it helps you reach your goals.
- get to know you so our recommendations can better help you achieve financial independence.
- treat your financial information with strict confidentiality.
- treat you with respect, professionalism and honesty, and maintain a nonjudgmental attitude toward the goals and information you present to us.
- 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 unrealistic expectations or a pattern of living beyond one's means, or a disconnection between stated goals and financial or purchase decisions.

Recognizing our fiduciary responsibility to clients and the public, we strive to uphold the highest standards of care in the industry by practicing:

Objectivity, Fairness, Suitability, Full Disclosure, Confidentiality, Integrity, Honesty, Professionalism, Competence, and Regulatory Compliance.

Together, we will function as architect and builder of your plan of action.

# WHAT COMMITMENTS DO WE EXPECT FROM YOU?

Financial planning is personal, so we will ask you to share with us data and issues that you might not usually share with anyone outside your family.

The more effectively we are able to communicate with one another, the more personalized your long-term plan will be.

Therefore, 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 have to disclose a great deal of information to your doctor, lawyer, and accountant in order 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, and for certain types of risk management (insurance).

We believe that a terrific financial plan also requires a commitment of time from you.

The initial year will include five to six meetings designed 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.

We believe that a team approach to financial planning is the most successful for our clients. Each member of our team commits to maintaining the highest level of professionalism and technical expertise for the benefit of our clients.

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 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.

We ask that you give us at least 24 hours' notice for any cancellation or delay.

If, at any time, you find that we are speaking in terms that you don't understand, we ask that you request clarification.

We ask you to follow our investment management recommendations for at least five years in order to allow any early market declines ample time to recover.

We ask you to follow all of our advice to the best of your ability and to the extent that it is compatible with the goals you have given us, even when that requires personal sacrifice, changing a behavior pattern, or overcoming inner resistance.

We ask that if you are reluctant to follow our advice, and/or if you don't feel a real trust in our motives and advice, that you contact us immediately to resolve the issue.

The most important element of getting the most out of a financial plan is giving it a chance to work. This involves following through on the smallest details. This does not mean that everything must be done exactly as it is initially planned, but that when an element of the plan needs to change, it is changed through the planning process.

### WHAT IS THE FINANCIAL PLANNING PROCESS?

1. *Financial Assessment:* Create a cash flow and net worth statement;
2. *Retirement Planning:* Create a projection of the future at-retirement value of your taxable investments, pensions, IRA's, and expected Social Security benefits;
3. *Education Funding (if applicable):* Project the cost of education and look for appropriate ways to pay for it;
4. *Portfolio Building and Investment Analysis:* Review all of your investments and recommend appropriate options that align with your financial planning objectives;
5. *Insurance Planning:* Review your life and disability insurance coverage, property and casualty insurance, and long-term care insurance where appropriate;
6. *Tax Planning:* Assess income and estate taxes;
7. *Estate Planning:* Assess the need for an updated will, trusts and trust services, and charitable gifting.

### WHAT HAPPENS AFTER THE INITIAL FINANCIAL PLAN IS DELIVERED AND IMPLEMENTED?

Effective communication is critical to our ability to help you get the best possible results. The more effectively we are able to communicate, the more personalized your long-term plan will be. Therefore, we ask you to continue to share and update relevant information. We will keep such information in the strictest confidence.

We welcome the opportunity to schedule time for analysis and communication with you. During business trips, e-mail and voicemail are used to provide client support and keep in touch. There will be a message on the phone for all significant physical absences.

We also make available newsletters on our website, which are designed to help you stay abreast of important topics, as well as helpful financial calculators. You can access our website at:

[www.bodafinancial.com](http://www.bodafinancial.com)

# EXPLANATION OF SERVICES AND RESPONSIBILITIES DOCUMENT

I have read the Boda Financial Group, Inc. Explanation of Services and Responsibilities document and I am in agreement with it.

I have kept a copy for my reference. I also understand the importance of collaborating with my advisor and regularly reviewing my accounts.

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Owner's Signature

Date

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Joint Owner's Signature

Date



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