

Client Bill of Rights

At Gage Wealth Management, we take great pride in providing our clients with world-class service. Meeting the individual needs of our clients is our chief concern, and we require our employees and our affiliates to abide by the same standard. To ensure that every client is treated in a fair and ethical manner, we have made the following promise through our *Client Bill of Rights*. Rooted in this philosophy is the fact that every Gage Wealth Management client has both important rights and responsibilities.

As a client of Gage Wealth Management, you have the *right* to:

- Ongoing monitoring and regular reviews of your financial plans, accounts, investments, insurance policies, and applicable legal and tax documents.
- Have your calls and emails returned promptly.
- Receive accurate and timely statements of your account.
- Have complicated financial concepts explained in simple English.
- Have any error acknowledged and corrected without delay.
- Never receive a recommendation that has not been thoroughly investigated in advance.
- Be treated with the utmost respect and integrity at all times.
- Receive honest advice and feedback even if it's hard to hear.
- More than just a business relationship; a genuine personal relationship that takes your circumstances, values and goals into consideration at all times.
- Trust that your financial advisor is knowledgeable, registered, and up-to-speed with important developments that have the potential to impact you.
- Be fully informed about all strategic decisions regarding your accounts.
- Have your privacy carefully guarded, and to never have your personal information shared with someone who is not entitled to it.

As a client of Gage Wealth Management, your *responsibilities* are:

- Fully disclose accurate information about your financial status and investment objectives, including goals, risk tolerance and other pertinent details.
- Ask any questions you have about recommendations we make.
- Ensure you understand and are comfortable with all strategies, investments, risks, costs and fees associated with your accounts.
- Immediately notify us of any changes in your financial situation, and of major life-events such as divorce, loss of a loved one, loss of a job, or other significant occurrence.
- Be honest with your advisor about any accounts or investments you have with another firm, or that you personally manage.
- Keep yourself informed about important financial issues and discuss these with your advisor.



Advisor

Client