CLIENT PARTNERSHIP STANDARDS

How we work together to keep your financial life organized, coordinated, and moving forward

Financial planning works best when both the advisor and client understand how the relationship will work.

Our role is to bring structure, perspective, and follow-through to complex financial decisions. Your role is to keep us informed, provide the information needed to evaluate those decisions, and participate in the choices that shape your plan.

These standards are designed to establish clear expectations from the beginning and help us build a productive, long-term relationship centered on your goals and circumstances.

How We Approach Planning

01 **Your plan should fit your life.** We begin with your circumstances, priorities, family, career, and tradeoffs - not a generic financial model. Advice should be personal enough to be useful.

02 **Planning is an ongoing process.** Your financial life changes. We revisit the areas that matter to your engagement, which may include cash flow, retirement, taxes, investments, insurance and risk, estate coordination, business or practice planning, and major life transitions.

03 **The pieces of your financial life should work together.** A decision can look reasonable in isolation and still create a problem elsewhere. We evaluate how planning decisions interact before recommending a course of action.

04 **Good decisions require good information.** Timely, complete, and accurate information allows us to give advice based on your actual situation. Communication is a necessary part of the planning process.

05 **Our investment process is disciplined and goal-based.** We build and manage portfolios around objectives, time horizon, risk tolerance and capacity, tax considerations, and the role each account plays in your broader plan. We do not build financial plans around short-term market predictions.

06 **We serve as a fee-only fiduciary.** Ruiz Financial Group is compensated by clients for advisory services. We do not accept commissions or referral fees, and we are committed to acting in your best interest when providing investment advice.

07 **The strongest relationships are candid and collaborative.** We value direct communication, thoughtful questions, mutual respect, and follow-through. Our best work happens when we can address issues early and discuss tradeoffs openly.

What You Can Expect From Ruiz Financial Group

Our work is guided by the **SMART™ Planning** framework: Study Your Situation, Manage Risks, Align Your Financial Life, Reevaluate and Refine, and Tax-Aware Decisions. The specific services we provide are determined by your advisory engagement and the needs identified through the planning process.

- **Personal recommendations:** We will work to understand your actual situation before making recommendations. Our advice is intended to reflect your goals, constraints, opportunities, and preferences.
- **A coordinated financial plan:** We will consider how relevant planning areas connect so that investment, tax, retirement, risk, estate, and business decisions are evaluated as parts of one financial picture.
- **Help with implementation:** Advice is most valuable when it leads to action. We will help organize next steps, explain what needs to happen, and assist with implementation within the scope of our services.
- **Ongoing review and monitoring:** Financial planning is not a one-time event. We will revisit your plan and recommendations as circumstances, laws, markets, and priorities change, consistent with the services in your engagement.
- **Disciplined investment oversight:** For assets we manage, we will follow our investment process and the applicable investment guidelines, monitor the portfolio, and make changes when we believe changes are warranted by your objectives or our process.
- **Tax-aware planning:** We will identify tax planning opportunities and consider the tax consequences of financial decisions. We may coordinate with your tax professional, but Ruiz Financial Group does not prepare tax returns or provide legal advice unless separately stated in writing.
- **Clear communication:** We will explain our recommendations in understandable language, identify important tradeoffs, and communicate when we need information or action from you. We will also tell you when an issue falls outside our expertise or scope.
- **Respect for your time:** Many of our clients have demanding careers and limited time. We will use organized workflows, secure technology, and focused meetings to make the planning process as efficient as reasonably possible.
- **Confidential and secure handling of information:** We will safeguard client information and use appropriate systems and procedures to support secure communication and document handling. Sensitive documents should generally be shared through the secure client vault or another approved secure method.
- **Transparent, client-paid compensation:** Our fees are disclosed in your advisory agreement and applicable disclosure documents. As a fee-only firm, we do not accept commissions or referral fees for recommending financial products or professionals.
- **Fiduciary advice:** When we provide investment advice, we will act in your best interest and seek to identify and address material conflicts of interest. We take that responsibility seriously.

A practical note about outside professionals. With your authorization and when appropriate, we may coordinate with your CPA, attorney, insurance professional, plan administrator, or other professionals. Each professional remains responsible for advice and services within their own area of expertise.

What We Ask From You

Please initial each item to confirm that you understand these expectations.

______ **I will participate in the planning process.** I understand that financial planning is collaborative and that my input, decisions, and participation are necessary for Ruiz Financial Group to provide advice that reflects my situation.

______ **I will provide complete and accurate information.** I will make a good-faith effort to provide requested documents, account information, tax information, compensation details, and other relevant data. I understand that incomplete or inaccurate information may affect the advice I receive.

______ **I will respond to time-sensitive requests.** I understand that certain planning, tax, investment, account, and compliance matters have deadlines. I will respond to reasonable requests for information, signatures, or decisions in a timely manner.

______ **I will tell Ruiz Financial Group when my circumstances change.** I will notify the firm of significant changes involving my employment or compensation, family, health, residence, business or practice, insurance, estate plan, debt, liquidity needs, or other matters that may materially affect my financial plan.

______ **I will involve Ruiz Financial Group before major financial decisions when reasonably possible.** Before making a significant investment, retirement, tax, estate, borrowing, insurance, business, or large-purchase decision, I will give the firm a reasonable opportunity to evaluate how the decision may affect my broader financial plan.

______ **I will use secure methods for sensitive information.** I understand that sensitive documents and personal information should generally be uploaded to the secure client vault or transmitted through another method approved by Ruiz Financial Group rather than ordinary unsecured email.

______ **I will review recommendations and ask questions.** I understand that I remain responsible for understanding the decisions I authorize. I will ask questions when a recommendation, assumption, tradeoff, or next step is unclear to me.

______ **I understand that financial planning uses assumptions.** Projections and planning analyses are estimates based on information and assumptions available at the time. They are not guarantees of future results, and recommendations may need to change as actual circumstances unfold.

______ **I understand the role of my tax and legal professionals.** Ruiz Financial Group may provide tax-aware financial planning and estate planning coordination, but I understand that my CPA, tax preparer, and attorney are responsible for tax return preparation, tax opinions, legal documents, and legal advice unless otherwise agreed in writing.

______ **I will work within the agreed investment process for managed assets.** I understand that Ruiz Financial Group manages accounts according to its investment process, my objectives, and applicable investment guidelines. I will discuss significant concerns or requested changes with the firm so we can evaluate them in the context of my plan.

What We Ask From You - Continued

______ **I will attend periodic review meetings and complete required updates.** I agree to participate in review meetings at a reasonable frequency and, at minimum, provide the information needed for required annual reviews, compliance updates, and account maintenance.

______ **I understand how advisory fees are handled.** I understand that the amount, calculation, timing, and method of payment of advisory fees are described in my advisory agreement and applicable disclosures. I will ask questions if I do not understand a fee or charge.

______ **I will promptly report errors or concerns.** If I believe an account, document, communication, or recommendation contains an error, I will notify Ruiz Financial Group as soon as reasonably possible so the issue can be reviewed and addressed.

______ **I understand that a professional relationship should remain a good fit.** Open communication and mutual respect are important to a productive advisory relationship. I understand that either party may reevaluate the relationship if expectations, services, or the working relationship are no longer aligned, subject to the terms of the advisory agreement.

Relationship Documents and Disclosures

These Client Partnership Standards are intended to describe how we work together and establish practical relationship expectations. They do not amend, replace, or supersede your Investment Advisory Agreement, Form ADV, Investment Policy Statement, custodian agreements, or other governing documents. If there is a conflict, the applicable governing document controls.

My initials above and signature below confirm that I have reviewed these standards, understand the expectations described, and have had an opportunity to ask questions.

Client Signature: ________________________________ Date: ____________
Printed Name: _________________________________

Client Signature: ________________________________ Date: ____________
Printed Name: ________________________________

Advisor Signature: _______________________________ Date: ____________
Printed Name: _______________________________