



CLIENT ENGAGEMENT STANDARDS

WELCOME TO FLOW!

Our purpose is to help women in their early-to-mid career in the tech industry understand all the opportunities the industry offers. And to use those opportunities to build the life they want. Below we share the lessons from our most enjoyable and effective client relationships. We hope this helps make your partnership with us more rewarding.

WE BELIEVE



- 1 | This work is most rewarding when we all show up equally.
- 2 | Technical expertise is essential. We also need to be your Advocate and Thinking Partner.
- 3 | Accountability can be more important than analysis.
- 4 | This work is complex. There is often no one right answer.
- 5 | Good communication is essential.
- 6 | Taking time away from work is essential to doing work well. For both you and us.
- 7 | Financial planning is not an emergency room if we do the work right.
- 8 | The value of this work grows over time.

WHAT YOU CAN EXPECT OF US



- 1 | We meet you where you are, financially, behaviorally, and emotionally.
- 2 | Data security concerns guide our communication and technology decisions.
- 3 | We connect you with other professionals—ex., attorneys, CPAs, career coaches—when needed.
- 4 | We are “fee-only” (i.e., compensated only by our clients’ fees).
We state your fee in dollars. It covers all planning and investment management.
We review and possibly adjust your fee every year.
Your fee will likely go up over time, as your financial situation improves and with inflation.
- 5 | We adhere to a fiduciary standard. Our advice is based on what’s in your best interest.
- 6 | We aim to be respectful, professional...and casual in our relationship.
If you love animal photos and the occasional naughty word, you’ll fit right in.

HOW WE COMMUNICATE



- 1 | **Email:** We communicate primarily by email. We aim to return all emails within three business days.
- 2 | **Videoconference:** We conduct meetings via videoconference.
- 3 | **Phone:** We rarely initiate phone calls. You are free to. We aim to return all phone calls within one business day.
- 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 we think you need to know.
- 6 | **Social media:** We use social media to share information with the public. We don’t communicate with clients that way.
It’s a regulatory thing.
- 7 | **Office hours and meeting times:**
The Flow team works roughly 9am-5:30pm Pacific Monday-Friday.
Your planning team meets with clients on Tuesdays, Wednesdays, and Thursdays.
We make exceptions for urgent matters.

HOW YOU CAN GET THE MOST OUT OF THIS PARTNERSHIP

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 will participate in the planning relationship.**

I will attend at least one meeting with my planner each year.

I will keep my planner apprised of anything “big” that is happening in my life.

I will try my best to do the work we agree to.

I agree to respond to emails and data requests within a reasonable time.

initial initial **2 | I can—and should!—ask for what I need.**

If I want some help and don’t know if Flow can provide it, I will ask.

If I am not getting what I need from Flow, I will let them know. Once I tell them what I’m missing,

I can expect them to address the issue.

initial initial **3 | I am willing to invest all of my investable assets with Flow.**

Aligning investments with my goals and my vision for the future is a powerful tool. I want Flow to have all the tools they need to help me live my ideal life. “Investable assets” don’t include current employer retirement plans, cash for short-term needs, speculation accounts, and company stock plans.

HOW YOU CAN GET THE MOST OUT OF THIS PARTNERSHIP (CONT'D)

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

- 4** | **I believe in investing my money in a broadly diversified, low cost, simple way.**
initial *initial*
- I understand that Flow does not try to time the market or otherwise guess how individual stocks or the overall market will perform. It is reasonable to have a small “speculation” account that I manage myself.
- 5** | **If I send an email that needs a quick response, I will write “URGENT” in the subject line.**
initial *initial*
- 6** | **I will not send any sensitive information via email.** Instead I will use Flow’s secure online portal.
initial *initial*
- I care about protecting my identity and data as much as Flow does.
- 7** | **I look forward to building a healthy, long-lasting partnership**
initial *initial*
- I know that I am not obliged to work with Flow for any minimum time.
- I also understand that this work gets richer over time. I agree that our relationship needs to be reevaluated if we ever stop enjoying or respecting one another.

SIGN



My initials above indicate that I understand these statements and have had 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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