

**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**



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

#### WHAT YOU CAN EXPECT OF US



- 1 We meet you where you are, financially, behaviorally, and emotionally.
- Data security concerns guide our communication and technology decisions.
- We connect you with other professionals—ex., attorneys, CPAs, career coaches—when needed.
- 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.
- We adhere to a fiduciary standard. Our advice is based on what's in your best interest.
- 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**



- **Email:** We communicate primarily by email. We aim to return all emails within three business days. 1
- **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.
- **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.
- **Social media:** We use social media to share information with the public. We don't communicate with clients that way. 6 It's a regulatory thing.
- Office hours and meeting times:

The Flow team works roughly 9am-5:30pm Pacific Monday-Friday.

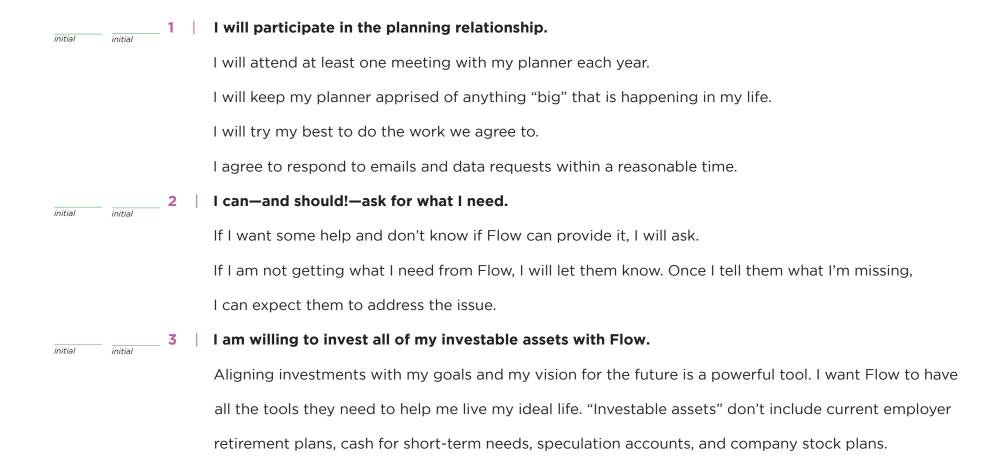
Your planning team meets with clients on Tuesdays, Wednesdays, and Thursdays.

We make exceptions for urgent matters.

## HOW YOU CAN GET THE MOST **OUT OF THIS PARTNERSHIP**



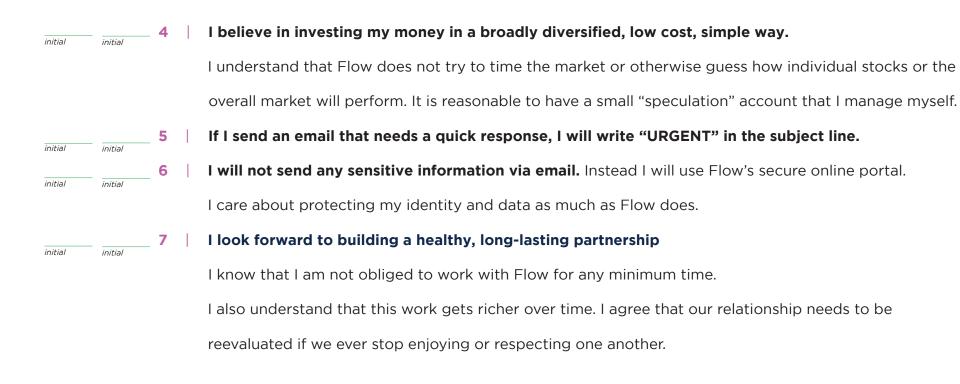
Please initial each item to indicate that you understand and agree to these statements. If you are a couple, each of you should initial.



# 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.



## **SIGN**



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

Client Signature:	Date:	
Client Signature:	Date:	
Client Printed Name:		
Advisor Signature:	Date:	
Advisor Printed Name:		

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