PFS FINANCIAL

pfsfinancialfirm.com
(813) 642-6111
1405 West Swann Avenue
Tampa, Florida 33606

PFS CLIENT PLEDGE

I. PURPOSE

The purpose of our "*Client Pledge*" is to clearly articulate what a client, or potential client, can anticipate from our firm. We believe that prior to working together, an individual, family, or company has the right to be fully informed, both verbally and in writing of their rights as a client.

II. COMMITMENT

PFS Financial is committed to providing investment planning services within a principled, highly ethical framework. It boils down to honesty. How so? It's simple – we help families and organizations manage their wealth in an environment of trust, respect, and dependability – and our relationships are based on building and maintaining client long-term financial health in a faithful, knowledgeable, up-front manner.

We believe that careful investment planning and well thought out strategies – rather than quick-fix impulsive maneuvers – provide the surest path to maintaining and building client wealth. We work with our clients to create investment planning strategies customized to their unique requirements. With this foundation, we advise clients on ways to address their needs for financial planning, retirement planning, and estate planning. With a mixture of cutting-edge and well-tested tactics, we provide an approach that works with you to help you pursue your goals.

As a financial advisory firm, PFS Financial:

- Adheres to the most stringent ethical and fiduciary standards
    - *We operate in our client's best interest, by law and certification*
- Aims to help clients fulfill their unique goals and purpose
- Provides access to best-in-class technology and research
- Practices Comprehensive Wealth Management to offer the attention to detail and precision that comes from vertically integrated financial plans covering asset management, insurance, estate, tax, and other areas
- Formulates our analyses and recommendations using a framework that includes fair and objective industry guidelines and standards along with professional judgement.
- Pledges to serve our clients with excellence

III. CLIENT RIGHTS

1. Receive information in a way that is understandable regarding:
   a) services we provide
   b) all costs
   c) investment holdings and performance
2. Access services consistently in a timely manner.
3. Make informed decisions with a competent, loyal, and ethical financial planner.
4. Be notified of planning and investment analysis, options, and the basis for recommendations.
5. Be referred to another organization if PFS Financial is unable to meet your needs or if you are not satisfied with the services you are receiving.
6. Participate in the selection of options for referral to professionals in other subject matter areas (i.e. insurance, tax, legal), as indicated by your need or care.
7. Receive disclosure information according to rules and regulations.
8. Voice grievances or complaints without reprisal. Clients come first.
9. Expect confidentiality of your records, in alignment with PFS Financials' policy for accessing and disclosure of records.
10. The right to receive copies of your client records and documentation.
11. Be informed of client-service standards (i.e. number of meetings per year) and expect those standards to be met.
12. To receive guidance in an environment of trust, respect, and dependability.
13. Receive updated communications regarding the status of your investments and financial plan consistent with our client service standards.
14. Continuity of plan design and execution. PFS Financial takes a team approach to help ensure your plan has multiple individuals with knowledge of your situation.
15. Work with a PFS Financial professional, exercising competence by possessing sufficient knowledge, skills, abilities, training, and experience for specific roles in wealth management.

Onward and Upwards,

J.D. Pellecchia, CFP®, CIMA®, CKA®
Managing Partner, Founder

William L. Mehserle, Jr., AIF®, CFP®, CPWA®
Partner, Planner

Purpose.
Freedom.
Stewardship.

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