

Financial Client's Bill of Rights

- 1. Disclosure of Fees**

You have the right have all fees, including but not limited to, set-up fees, maintenance fees, account management fees, hourly fees and any other direct or indirect fees clearly explained to you before you enter into any type of agreement with a financial advisor, and for these fee disclosures to continue for the duration of your financial advising relationship.
- 2. Fiduciary Responsibility**

You have the right to have your financial advisor act as your fiduciary. By acting as a fiduciary, the advisor should always put your interests above their own interests.
- 3. Education**

You have the right to have your financial advisor educate you on the topics related to your finances, such as the risks of a down market on your portfolio.
- 4. Personalized Treatment**

You have the right to have your financial planner treat your financial plan as a unique plan for your specific situation, and not use a one-size-fits-all approach.
- 5. Clear Communication**

You have the right to have your financial advisor explain all items related to your financial situation in language that is clear to you. You should never feel confused, intimidated, or not supported by your advisor.
- 6. Time Respected**

You have the right to have your financial planner respect your time and your schedule, and be willing to make reasonable accommodations to ensure that your needs are met.
- 7. Disclosure of Financial Positions**

You have the right to have your advisor disclose to you which securities they have a position in so that you can see how they choose how to invest their own money, and to be aware of any conflicts of interest.
- 8. Personal Data Security**

You have the right to have your personal data stored securely and not shared with parties outside of those legally required to have access to your personal data.
- 9. Disciplined Decision-Making**

You have the right to reasoned, pragmatic decision-making by your advisor. Your advisor should always keep your long-term plan in mind, and not make rash decisions in the face of short-term market turbulence.

I pledge to adhere to these principals as your trusted advisor.

Chuck A. Kucera, President
Kucera Financial, LLC