

Clarity Financial- Client Bill of Rights

Our Commitment to Your Success – Process, Promises, & Written Retirement Income Plan

Date : _____

To : _____ Client _____ Client

From : _____ Advisor Clarity Financial

Dear Client(s),

I PROMISE I WILL:

1. Help you understand your money better than you ever have before through comprehensive education.
2. We will meet with you as many times as needed to educate you properly, answer your questions, and build your plan. We will respect and educate you with our ***“No-Rush 3+ Appointment Cycle”***, never rushing you through the planning process. Even if you want to, you cannot buy a financial product until *after* you have met with Jay Reeves at least three times. You will not be allowed to place any funds until you completely understand what you are doing with your money and why you are doing it. We will repeat any process as many times as needed to make sure you fully understand the topic.
3. Provide you a true assessment, a “Second Opinion,” of the current state of your financial position.
4. Determine the “true level of risk” you are comfortable with and want to take, and assess the “actual level of risk” you are currently taking, it will usually be much higher than what you were told or what you think.
5. Help estimate the actual fees you are paying, they will usually be much higher than you were told or think.
6. Help you explore options and alternatives to meet your objectives and increase your security.
7. Determine the probability your income will last your entire lifetime.
8. Determine your specific retirement income needs and goals and create a plan to achieve success.
9. For our Advisory clients, act in our role as your fiduciary, recommending what is in your best interests.
10. Not make you feel pressured in any way nor do you ever have to be worried about hearing a sales pitch.
11. Never ask you to buy a financial product, you will tell us if and when you are ready to move forward.
12. Work collaboratively on your plan with Jay Reeves, Clarity Financial, and team members to make sure you receive the most complete, accurate, powerful, and unbiased plan possible.
13. Remain independent, never become captive or controlled by a single financial company, our compensation will come from the various financial institutions we represent, and 100% of your funds will always be credited to your account, there will never be any upfront sales charges or commissions reducing your values.

Clarity Financial- Client Bill of Rights

14. Not charge you any upfront or ongoing planning fees. We will provide you a full written retirement income plan if you become a client of our firm. We believe our full written plans could cost you thousands of dollars from other firms. If you utilize asset management services from me through Clarity Financial, we are paid an advisory fee, the more you invest, the more advisory fees my firm gets paid and the more I get paid. If you buy an annuity through me, my firm is paid an upfront commission, possibly ongoing commissions, potential bonuses, and other economic benefits. The more annuities you buy, the more my firm is paid and the more I am paid.
15. State exactly how much you will pay in fees.
16. Help you understand your statements.
17. After implementation, we will meet with you in the future to review progress and keep your plan up to date.

WE BELIEVE THE MOST IMPORTANT THING WE CAN DO FOR YOU AND YOUR FAMILY IS TO PROVIDE YOU A WRITTEN COMPREHENSIVE RETIREMENT INCOME PLAN. WE ARE COMMITTED TO MAKING SURE YOU:

- Have a written understandable plan to maximize your retirement income.
- Clearly understand the amount of income you can receive every year for as long as you are retired.
- Have a plan for your IRAs and other accounts, stating how you will use your assets.
- Position your assets to minimize volatility.
- Allocate a portion of your assets to principal protected accounts to reduce risk.
- Have the opportunity for income increases in the future.
- Protect your spouse's or significant other's lifestyle should you predecease him/her.
- Have an established plan to manage your income taxation during retirement.
- Have a plan to transfer your assets to your beneficiaries efficiently.

IT IS IMPERATIVE YOU UNDERSTAND YOUR PLAN, THE PLAN IS ACCURATE, AND THE GOALS STATED ARE REASONABLE AND ATTAINABLE. WE WILL CREATE YOUR PLAN, EDUCATE YOU, IMPLEMENT YOUR PLAN, AND SERVICE YOUR PLAN. THIS DOCUMENT CERTIFIES THAT IF YOU BECOME A CLIENT OF MY FIRM, WE WILL CREATE A WRITTEN COMPREHENSIVE RETIREMENT INCOME PLAN FOR YOU THAT INCLUDES:

1. The amount of income you and your spouse or significant other desire throughout retirement.
2. Amount of assets that will be used to provide you guaranteed income throughout your lifetime(s).
3. The amount of assets that will be kept liquid.
4. The amount of assets that will be positioned for growth.
5. A printout of your total annual income, made up of your individual income sources, for each year of your retirement. The analysis will show when each income source will start, stop, increase, or decrease.

Clarity Financial- Client Bill of Rights

6. What happens to your assets when you pass away - a printout projecting what you can potentially leave to your beneficiaries after you have taken out your income, paid fees, and earned a reasonable rate of return.
7. A printout showing the income tax projection of your Comprehensive Retirement Income Plan.
8. A full written understandable document of all the material details of your Income Plan.
9. The reasons you are originally establishing your plan and investing in each individual asset.
10. How and when you plan to use each asset and how much income each asset will provide and for how long.
11. If the asset does or does not provide Guaranteed Lifetime Income and how the income works.
12. What type and amount of volatility will your assets be subjected to.
13. A description of any principal protection for each asset.
14. Specific goals of plan and return rates desired.
15. How each asset will benefit your spouse or significant other after you pass away.
16. The benefits and negatives of each asset.
17. The costs, fees, and surrender charges for each asset.
18. How each asset can be accessed for income and/or lump sums.
19. A written printout stating each asset is part of an overall plan.
20. All company illustrations, disclosures, and materials.

WE ARE PERSONALLY COMMITTED TO, AND OUR ENTIRE STAFF IS COMMITTED TO:

- Accepting a very high level of responsibility and accountability for the success of your plan. You are putting your faith and trust in our firm and me, and we are obligated to perform at our highest level in your best interests.
- Treating your money like it is your money.
- Treating you with the utmost respect and always appreciating you for placing faith in our firm to help you safeguard your retirement years.
- Creating a plan that first and foremost is focused on protecting your assets against large losses and making sure you have the income you need for as long as you live.
- Always returning your phone calls, emails, and written correspondence. Our staff will always respond to your questions, needs, and comments as quickly as possible. In some cases, we may need to do research before we communicate back to you, but we will ***always*** respond.
- Eliminating the mystery of what exactly is supposed to happen with your plan. We will make sure you can remember, your spouse or significant other can remember, and our entire staff can remember the details of your plan to maximize your chance for success.
- If you are married, helping to nurture the communication between you and your spouse or significant other about money.

Clarity Financial- Client Bill of Rights

- Creating the building blocks for the strongest possible long-term relationship with you. We will be here to answer questions in the future, modify your plan, and review progress.
- Helping you to become what we call our firms “Favorite Client”, an educated Client. We want you to know what you are doing and why you are doing it.
- Creating a “Team” atmosphere with you, your spouse or significant other, and our staff, so that we are all working toward the same goal – your success.
- Being your “Consultant”, not your “Salesperson.”
- Helping you fulfill your responsibilities to our firm to make sure you and your spouse or significant other will always notify us of any changes in your finances so your plan can be updated and modified to keep you “On Track.” We are dedicated in fostering an open line of communication.

WE PROMISE TO PROTECT YOUR PRIVACY AND CONFIDENTIALITY

1. At Clarity Financial, we are professionally and personally committed to maintaining client privacy and confidentiality. We safeguard all information entrusted to us by our clients and prospective clients. The information exchanged in all meetings, dialogues, phone conversations and emails will remain private and confidential and used for the sole purpose of making the most beneficial recommendations for you, your retirement, and/or the appropriate financial strategies and/or products.
2. Should you agree to investigate any of the recommendations, products, or services we have made to you, the sum or part of the information you have shared with us may be made available to the provider of such products or services (with the sole purpose that the information is needed by that provider to provide you with such products or services).
3. No information sharing will occur without your knowledge and consent unless required by law. Your information will never be shared or exchanged for third party marketing purposes. Your information will never be shared or exchanged with any individual or firm outside of Clarity Financial or our product and/or service providers without your authorization.

YOUR PROMISES AND COMMITMENTS:

You will receive tremendous benefits from our process based, transparent, non-aggressive, and fully accountable planning system. Instead of charging you any upfront or ongoing planning fees or upfront commissions like many of our competitors do, your responsibilities include:

1. You meet with us as many times as needed to complete your plan. You bring your **Comprehensive Written Retirement Income Plan** binder to each meeting.
2. You actively participate in the planning process.
3. You ask all questions you have and do not sit on any concerns, fears, or issues.
4. You provide all information we request to help us prepare your plan.
5. You do everything you can to understand your money with our help.

Clarity Financial- Client Bill of Rights

6. If you are 100% happy with the education, services, financial products, and written plan we provide you, we respectfully request that you please refer to our firm those individuals you know that would benefit from our services – this frees us up from marketing and allows us to commit substantial time to each client (average 6 meetings) to assure unparalleled lifetime retirement income planning.

ADVISOR CERTIFICATION

We know for a fact that if every aspect of your plan is put in writing, you will have a lot higher probability that your plan will be successful and your goals will be met.

I certify for myself, my company, and my staff that all of the above is true and will be followed through as promised for your benefit.

X _____ Advisor Clarity Financial _____ Date

CLIENT UNDERSTANDING

X _____ X _____ Date

Client _____ Client _____