

# CLIENT BILL OF RIGHTS

At Ragain Financial Wealth Management, we take great pride in providing our clients with world-class service. Meeting the individual needs of our clients is our chief concern, and we require our employees and our affiliates to abide by the same standard. To ensure that every client is treated in a fair and ethical manner, we have made the following promise through our Client Bill of Rights. Rooted in this philosophy is the fact that every Ragain Financial client has both important rights and responsibilities.

As a client of Ragain Financial Wealth Management, you have the right to:

- ◆ Ongoing monitoring and regular in-person reviews of your financial plans, accounts, investments, insurance policies, and applicable legal and tax documents.
- ◆ Have your calls and emails returned within one business day (or sooner if the matter is time sensitive).
- ◆ Receive accurate and timely statements of your account, including details related to every transaction.
- ◆ Have complicated financial concepts explained in simple English.
- ◆ Have any error acknowledged and corrected without delay.
- ◆ Full disclosure of every commission or fee related to every transaction.
- ◆ Never receive a recommendation that has not been thoroughly investigated in advance.
- ◆ Be treated with the utmost respect and integrity at all times.
- ◆ Receive honest advice and feedback even if it's hard to hear.
- ◆ More than just a business relationship; a genuine personal relationship that takes your circumstances, values and goals into consideration at all times.
- ◆ Trust that your financial advisor is knowledgeable, registered, and up-to-speed with important developments that have the potential to impact you.
- ◆ Be fully informed about all strategic decisions regarding your accounts before any change is made.
- ◆ Have your privacy carefully guarded, and to never have your personal information shared with someone who is not entitled to it.

As a client of Ragain Financial Wealth Management, your responsibilities are:

- ◆ Fully disclose accurate information about your financial status and investment objectives, including goals, risk tolerance and other pertinent details.
- ◆ Ask any questions you have about recommendations we make.
- ◆ Ensure you understand and are comfortable with all strategies, investments, risks, costs and fees associated with your accounts.
- ◆ Immediately notify us of any changes in your financial situation, and of major life-events such as divorce, loss of a loved one, loss of a job, or other significant occurrence.
- ◆ Be honest with your advisor about any accounts or investments you have with another firm, or that you personally manage.
- ◆ Read all sales literature and prospectuses provided to you.
- ◆ Keep yourself informed about important financial issues and discuss these with your advisor.

**Let us know if we fail to meet your expectations in any way,  
or if you don't understand or agree with any actions we take.**