At Tobias Financial Advisors, we strive to inspire, educate, and prepare our clients so they can live the lives they want. To do so, we leverage our financial, tax, and investment expertise to develop and implement sound financial strategies that give our clients peace of mind and support on their way to achieving their goals.

WHAT YOU CAN EXPECT FROM US

- At Tobias Financial Advisors, you will work with a dedicated team of professionals. We work together to create a comprehensive financial plan to reach your goals.

- As a financial planning firm, we offer to work with you in an ongoing manner regarding multiple facets of your financial life. These include goal setting, tax minimization, estate planning, investment management, asset protection, risk management, cash flow analysis, retirement planning, employee benefit analysis, and any other financial services.

- Our planning process is very thorough and requires a lot of information from you. This helps us to provide you with the best possible advice so you can make informed financial decisions.

- Our goal is to review your financial situation with you on a consistent basis. This can be done in person, over the phone, or virtually. We are flexible in communicating in a manner that works best for you.

- Implementation is a critical component of comprehensive financial planning. We offer to provide you with recommendations and follow up to check in on how you are accomplishing these important tasks.

- We will make every effort to return all phone calls and emails within 1 business day.

- Efficiency and technology are important to us. You can expect to sign most documents electronically, primarily receive communication via email, have virtual meetings if you prefer, receive financial planning and investment education through our blog, and receive access to the Tobias Mobile App and online client portal.

- Securing your information is vitally important to us which is why we: (1) encrypt all of our computers, (2) require password protection on all electronic devices, (3) change passwords frequently, (4) encrypt all emails with client sensitive data, utilize our secure Document Vault to store valuable key documents for you, (6) password lock computers whenever we step away from them, (7) utilize a password manager which helps us to generate very complex passwords, and (8) annually ensure that many of our online vendors we use have adequate security policies and business continuity plans in place.

- We stay on top of economic and tax law changes as well as relevant financial planning strategies.

- Our investment management strategy is an evidenced-based approach. It is scientific in nature and is deeply rooted in academic, Nobel Prize research. We monitor macroeconomic and market data as well as keep abreast of the individual investments selected for your portfolio. As a result, we do not make investment decisions based on predictions, emotions, or hot tips. Having a solid investment management approach is extremely critical to managing your overall financial plan and goals.

- As a fully independent firm, we are considered a fiduciary. This means that we are legally required to act in your best interest. Many other advisors are considered registered representatives who legally "represent" the company they work for, and their first obligation is to their company not to you. This is often times evidenced by sales and product quotas. As an independent firm, we are free from those limitations.

- Our financial planning and wealth management fees are paid directly by you to us. We do not receive any product-based fees, referral fees, or kick back fees of any kind. The fee you pay encompasses the full spectrum of financial planning and investment management services that we provide, based on your service agreement.

WHAT WE EXPECT FROM YOU

Please initial next to each item to acknowledge your agreement.

I/We understand that Financial Planning is an ongoing process, not a one-time event. Your circumstances, the economy, and laws will change, so it's important for us to as least review your situation on a consistent basis.

I/We agree to make every effort to respond to emails, phone calls, text messages, documentation requests, and information requests in a timely manner. Many of the recommendations or financial matters that we discuss may be time sensitive.

I/We agree to make every effort to meet with Tobias Financial Advisors (either in person, over the phone, or virtually) as needed for my periodic reviews. This is so we can stay on top of changes and implement various strategies that may not be available in future years.

I/We agree to keep Tobias Financial Advisors updated on any recommendations that are completed.

I/We agree to communicate with Tobias Financial Advisors regarding important financial decisions that I/we may face. Acting without our input could potentially derail the plans we have laid or cause you to miss out on planning opportunities.

I/We understand that Tobias Financial Advisors only accepts clients that agree with their investment philosophy which is evidence-based. We feel that it is the best way to reach your goals. We also continually review the investment landscape and evidence-based research to determine if we should make changes to our strategy.

I/We agree that our relationship needs to be re-evaluated if mutual respect is not present. Differences in opinions or ideas over time are sure to be present, but they must be handled in a mutually respectful way.

I/We understand that billing of investment management and/or financial planning fees will occur as outlined in our advisory and/or financial planning agreements.

I/We are giving Tobias Financial Advisors authorization to access any managed held-away accounts for the purpose of record keeping as well as making portfolio changes. I am giving Tobias Financial Advisors authorization to add a compliance approved company email address and/or phone number for purposes of multi-factor authentication when accessing account information.

My initials above indicate that I have read and agree to the above statements.

Client Signature ______________________ Date

Client Printed Name

Client Signature ______________________ Date

Client Printed Name

Advisor Signature ______________________ Date

Advisor Printed Name