



## OATLEY &amp; DIAK, LLC

**We believe in the value of comprehensive, professional financial planning. We expect to build a trusted, advisory relationship with you over your lifetime. We believe that adherence to the following tenets are critical to the success of our relationship**

- We believe financial planning integrates the six key areas of your financial life – asset protection, cash flow planning, tax management, debt management, asset management, and estate management. We believe all of these areas are integral to achieving personal financial success. Successful clients need and value all aspects of financial planning.
- We believe that effective communication is critical to the success of our relationship. Financial planning is personal, so we will ask you to share with us data and issues that you may not share with anyone but your family. The more effectively we can communicate with one another, the more personalized and successful your long-term plan will be. We will keep all information, whether in written or verbal form, in the strictest of confidence.
- We do not believe in continuously timing the market. If your time horizon is greater than three years, you should accept some of the volatility risks of the stock market. For those needs that occur in less than three years, you should not accept this risk.
- We take full responsibility for errors. If we make them, we must correct them, but first, we must be made aware of an error. We depend on you to give us the opportunity to correct any mistake. Please talk to us so that we may do so.
- We believe in the value of synergy. Effective communication and exchange of data and ideas is essential to creating an exceptional plan for you. We will work with your accountant, attorney, insurance agents, and any other advisors to optimize the financial advice we provide you.
- We believe that a terrific financial plan requires a commitment of time from you. During the initial twelve months, we will have several meetings. You need to be willing to attend each of these meetings. We design these meetings to provide you with the knowledge and tools to make good decisions. These meetings also give us with the necessary information to create a unique plan for you.
- We believe that superior financial planning requires a proactive approach. We have a comprehensive, systematic approach to monitoring your progress towards your goals. Many of these processes require intensive analysis and then communication of any necessary changes to you.
- We will ask you to transfer your investment assets to Charles Schwab and Company, Inc. in order for us to effectively monitor your investments.
- We will not transfer assets that would result in a penalty for you. We ask for your patience



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during this transfer process, as we will not be able to predict when the broker-dealer who currently has custody of your assets will release them.

- After the initial payment of our fee by check, we will begin deducting it from one of your accounts. You will receive an invoice four times a year with a calculation showing how we calculated your fee. This method allows us to keep the fees for our services in the middle range of the national fee scale for financial advisors.
- We believe face to face communication is irreplaceable. Our team is available from 8:00 am to 5:00 pm each day to answer questions by phone or in person. We are also available after hours, as needed. We do, however, find that communicating via e-mail on many issues is an effective way to keep our fees competitive. We will make every effort to secure these communications to your satisfaction. If you do not have high-speed access to the internet, we will assist you in selecting and installing a provider as well as training you to utilize your access effectively.
- Although each of the team members appreciates compliments from one another and financial rewards from the firm, a thank you or word of appreciation from you goes much further than any motivational or financial tools that we might implement to create peak performance from your team members.
- We believe financial planning should be proactive, flexible, value added and enjoyable. If we ever stop enjoying or respecting one another, we believe our relationship needs to be evaluated.