

# **Client Bill of Rights**

I was reading an article written by Joe Duran, Chief Executive of United Capital, and I couldn't help but believe he had the right idea. Below is a list of "Client Bill of Rights" from before 2000 and an update list for 2015 and after.

## **Client Bill of Rights pre-2000:**

1. I want my adviser to be an exceptional money manager and outperform the market.
2. I want my adviser to charge less than anyone else.
3. I want my adviser to be available whenever I need him.
4. I expect really detailed performance reporting.
5. I want to understand my underlying investments and why I own them.
6. I want my adviser to be an expert and know the answers about investing and finances.
7. I want my adviser to be honest and be on my side.

## **Client Bill of Rights 2015:**

1. I expect my adviser to really understand me and help me live my best financial life.
2. I expect my adviser to help make smart financial choices and avoid mistakes.
3. I want my adviser to tell me the truth and be completely on my side.
4. I want my adviser to have good judgment and be able to find answer to my challenges.
5. I want my adviser to bring me understanding and help me feel in control.
6. I expect my adviser to help simplify my life.
7. I want my adviser to be worth what I pay him.

If you agree with the Bill of Rights for 2015, we would love to work with you. If you are already working with us and do not feel that we are meeting your expectations in any of these areas, please let me know and I will make every effort to correct this.

Sincerely,

Mike Boyd CFP®, CLU, ChFC, RICP, CASL, LUTCF

Boyd Financial Services, LLC

President