



Meyer Financial Services, Inc.

444 W. Galena Blvd., Aurora IL 60506 Tel 630.896.7770 Fax 630.896.8119

OUR CLIENT RIGHTS and RESPONSIBILITIES

It is a principle of Meyer Financial Services, Inc. that the needs of our clients are paramount and that they should be treated in a fair and ethical manner by the firm, its employees, and affiliates.

Embedded in this principle are two facts, each client has important rights concerning the decisions we make and each client has important responsibilities.

AS A CLIENT YOU HAVE THE RIGHT TO:

PREMIER SERVICE

- To be treated as we would like to be treated
- To have prompt, courteous replies to your questions and concerns and fair resolutions to any problems with your accounts
- To know that being our client is more than just a business arrangement, it is a true relationship

FULL CLEAR REPORTING AND DISCLOSURE

- To be fully informed about all costs associated with your account, including those of all transactions, commissions, planning fees and sales charges
- To be fully informed about all strategic decisions regarding your accounts before any implementation
- To receive accurate, timely and regular statements of your account, including detailed information about all transactions
- To be provided with clearly written descriptions of our firm's policies and practices
- To understand fully our policies on privacy protection
- To be offered responsible financial strategies based on your stated goals, time horizon, risk tolerance and situation as defined by you and your advisor
- To trust that your financial professional is fully competent, knowledgeable and licensed
- To provide the best quality advice possible for your situation
- To be apprised of significant conflicts of interest in a financial relationship between an investor and his or her advisor or broker/dealer
- To be provided with information about any financial strategy's risks, time lines and past performance
- To be advised of realistic expectations based on your actual financial situation
- To have your financial plans, accounts, investments and insurance reviewed on a regular and timely basis

AS A CLIENT YOUR RESPONSIBILITIES ARE:

COMMUNICATE WITH YOUR ADVISOR

- To provide accurate information about your financial status, goals and risk tolerance
- To ask questions about all recommendations, strategies, current accounts and investments, potential conflicts of interest and costs and fees
- Notify your advisor immediately if there is a change in your financial situation or personal life (i.e. loss of a job, divorce, retirement)
- To make sure your advisor is regularly reviewing your financial plans, accounts, investments and insurance and on a timely basis
- Disclose information that will help your advisor provide an appropriate plan, such as accounts or investments you have with another firm, dependants or responsibilities outside of your immediate family, relationships with other professionals, and non-financial goals

TO INFORM AND EDUCATE YOURSELF

- Read thoroughly all sales literature, prospectuses, or other material before implementing any transactions
- Keep informed about financial issues and ask questions about how you may be affected
- Use your advisor as a resource for knowledgeable information about financial issues
- Allow yourself time to study, review, and meet or discuss with your advisor