

OUR CLIENT BILL OF RIGHTS

GRANITE FINANCIAL PARTNERS AND YOU

It is a principle of Granite Financial Partners that the needs of our clients are paramount and that they should be treated with the utmost respect by the firm, its employees and affiliates. We feel it is important to place emphasis on the fact that each client has important rights as well as responsibilities regarding the decisions we make on their behalf.

AS A CLIENT YOU HAVE THE RIGHT TO:

PREMIER SERVICE, OPEN COMMUNICATION, AND CLEAR DISCLOSURE

- ❖ Be treated by us as we would like to be treated.
- ❖ Know that being our client is more than just a business arrangement, it is a relationship.
- ❖ Trust that your financial professional is fully competent, knowledgeable and licensed.
- ❖ Have prompt, courteous replies to your questions and fair resolutions to any problems.
- ❖ Be provided with clearly written descriptions of our firm's policies, practices, and privacy protection and receive confidential financial advice.
- ❖ Be offered responsible financial strategies with realistic expectations based on your goals, time horizon, risk tolerance, and financial status as defined by you and your advisor.
- ❖ Be provided with information about any financial strategy's risks, time lines and past performance.
- ❖ Be fully informed about all costs associated with your account, including those of all transactions, commissions, planning fees and sales charges prior to implementation.
- ❖ Be apprised of significant conflicts of interest that may arise in any financial relationship associated with transactions involving your accounts.
- ❖ Have your financial plans, accounts, investments, and insurances reviewed on a regular and timely basis.
- ❖ Receive accurate, timely and regular statements of your accounts, including detailed information about all transactions.

AS A CLIENT YOU HAVE THE RESPONSIBILITY TO:

INFORM AND EDUCATE YOURSELF

- ❖ Read thoroughly all sales literature, prospectuses, or other material before authorizing or implementing any transaction.
- ❖ 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.
- ❖ Notify your advisor immediately if there is a change in your financial situation or personal life (i.e. loss of a job, divorce or death).
- ❖ Be honest with your advisor about accounts or investments you have with other firms.

