The Harvest Handshake

Our company culture is founded on being "Ambassadors of Excellence". This means that our advisors and staff strive to exceed expectations in our level of service, professionalism, and unique and thoughtful expressions of care, as we "do life" with our clients. Our promises to you include the following:

1. ***Communicate clearly.*** Effective communication is a two-way street. First, we must listen intently to understand your financial goals, past investment experiences, and current financial situation. Then we can share ideas and explain concepts in a simple and understandable fashion. We encourage you to keep the lines of communication open with us as we work together. Most importantly, never stop asking questions; it is your money and your finances.

2. ***Be a fiduciary.*** We will provide you with unbiased advice that is always in your best interest. As a fiduciary, we are legally bound to do so, *and* we would not have it any other way. For this reason, we view the independent Registered Investment Advisor as the best way for clients to obtain financial and investment advice.

3. ***Provide education.*** The level of detail and explanation our clients desire varies from person to person. We have found it to be universally true that education inspires confidence. When we can simplify the complexities of our industry, explain, or reduce the use of jargon and technical terms, and help you feel empowered through comprehension, we create the ideal environment for you to make well-informed decisions while building a trusted relationship with a highly competent advisor.

4. ***Manage risk.*** Some risks can be anticipated, some simply cannot. Behavioral studies have consistently shown that people are more sensitive to loss than they are to comparable gain. Knowing this, we strive to invest wisely and prudently to facilitate the accumulation of wealth while also preserving capital during bad market conditions.

5. ***Be transparent.*** Nothing must be hidden. We fully disclose all fees, transaction costs, and clearly communicate billing practices. We promise to speak frankly regarding your financial situation; focusing on what you need to hear, not what you want to hear.

6. ***Be a coach.*** Major transitions in life and lifestyle are often challenging. Beyond the finances, our job is to be a sounding board and source of confidence in making life's big decisions. Above all, it is a unique partnership that begins with a handshake.