Client Bill of Rights

At Nye Investment Planners. Inc., we take great pride in providing our clients with first class service. Meeting the individual needs of our clients is our chief concern, and we require our employees and our affiliates to abide by the same standard. To ensure that every client is treated in a fair and ethical manner, we have made the following promise through our *Client Bill of Rights*. Rooted in this philosophy is the fact that every NYE IPI client has both important rights and responsibilities.

As a client of Nye IPI, you have the *right* to:

- Expect your advisor to really understand you and help you live your best financial life.
- Expect your advisor to help you make smart financial choices and avoid mistakes.
- Expect your advisor to tell you the truth, with respect, and be completely on your side at all times.
- Expect your advisor to have good judgment and be able to find answers to challenges.
- Expect your advisor to bring you understanding and help you feel in control.
- Expect your advisor to help you simplify your financial life.
- Expect your advisor to be worth what I pay him.
- Ongoing monitoring and regular in-person reviews of your financial plans, accounts, investments, insurance policies, and applicable legal and tax documents.
- Have your calls and emails returned within one business day (or sooner if time sensitive).
- Receive accurate and timely statements of your account, including details on every transaction.
- Have complicated financial concepts explained in simple English.
- Have any error acknowledged and corrected without delay.
- Full disclosure of every commission or fee related to every transaction.
- Never receive a recommendation that has not been thoroughly investigated in advance.
- Receive honest advice and feedback even if it's hard to hear.
- More than just a business relationship; a genuine personal relationship that takes your circumstances, values, and goals into consideration at all times.
- Trust that your financial advisor is knowledgeable, registered, and up-to-speed with important developments that have the potential to impact you.
- Be fully informed about all strategic decisions regarding your accounts before any change is made.
- Have your privacy carefully guarded, and to never have your personal information shared with someone who is not entitled to it and without your permission.

As a client of Nye IPI, your *responsibilities* are:

- To fully disclose accurate information about your financial status and investment objectives, including goals, risk tolerance and other pertinent details.
- To ask any questions you have about recommendations we make.
- Be sure you understand and are comfortable with all strategies, investments, risks, costs and fees associated with your accounts, especially relative to guarantee living income/death benefits.
- To immediately notify us of any changes in your financial situation, and of major life-events such as divorce, loss of a loved one, loss of a job, or other significant occurrence.
- To be honest with your advisor about any accounts or investments you have with another firm, or that you personally manage.
- To read all sales literature and prospectuses provided to you.
- Keep yourself informed about important financial issues and discuss these with your advisor.
- Let us know if we fail to meet your expectations in any way, or if you don't understand or agree with any actions we take.

Todd Nye