The Power of Working Together

Expectations of our Engagement

We work as a team. You will be communicating with different members of our team at various times throughout our partnership together. We, Moneta, maintain offices in multiple locations including Denver, CO, St. Louis, MO, Chicago, IL, and Kansas City, KS. Throughout your planning process you may work with members of our team in all locations; internal protocol allows our team to service your paperwork from all locations. Because of the internal procedures of our firm, your primary contact will normally be with one of our experienced Advisors. This person will supervise the modeling of your financial situation and verify the technical details of your case are accurate and prepared in accordance with the goals and objectives you define. Your Client Service Manager will be fully versed in every aspect of your situation and will be personally responsible for following up on all action items on your financial plan.

The time we spend with you will be uninterrupted. When you are with any one of us in a meeting or on a conference call, you will have our complete and undivided attention. For this reason, you may, on occasion, reach out to one of us and be asked to leave a message while we are with other clients. We encourage you to leave detailed messages with your questions or concerns. We strive to provide all of our clients with the same level of high attention and are diligent about returning our phone calls as promptly as possible.

Over time, we want you to get to know and have confidence in every member of our team. Our team is comprised of highly competent people who can do many things to assist you. For example, if you need service on your investment account such as ordering checks or requesting an IRA distribution, please allow any member of our team to assist you. Each is fully trained and capable of handling 99% of the issues that arise on a regular basis. Please note, after they have assisted you, each team member is required to ask if you still wish to speak to your Advisor. Most of our clients will say, ''No, you've helped me with what I needed, just tell them I said hello." On the other hand, if you still wish to speak with any one of us, please indicate so. We always want to remain as accessible to you as possible.

Advisor: You will be assigned an Advisor. This person will serve as your guide during our process and advise you on what best suits your plan. Your advisor will be your liaison on your financial planning and investment reviews.

Client Service Manager: Your client service manager will support your advisor. This person will serve as your primary point of contact. They will be sure you have a smooth transition throughout our process.

24 Hour Rule: Our clients are very important to us, whether they are visiting in person, emailing, or contacting us by phone. We believe our clients deserve a timely response to all inquiries or contacts and we will make every effort to respond to your call, e-mail, or inquiry the same day or within 1 business day at the latest.

Confidentiality: Since our business is based on personal referrals, it is imperative we maintain the highest standard of confidentiality. While you may know of several clients with whom we work, we will not discuss the specifics of any situation under any circumstance.

Our Goal is to Exceed Your Expectations: If you are ever displeased with any element of our service or have suggestions on how we can improve, we ask that you share this with Erin Hadary directly so we may address the issue or improve upon your experience. We rely on the active goodwill of our clients and will do everything we can to be sure you feel confident in reporting your positive experience with others.

OUR TEAM PROMISE

- Together, we intentionally and passionately provide wealth management and comprehensive financial planning.
- We are professionally versatile, and we are united by curiosity, humility, and a responsibility to do our best work.
- Our clients feel cared for and have peace of mind knowing we understand and are responsive to their needs.

Client Service: All clients will be given objective and professional advice and courteous service from every member of our team. You can expect coordination with your other advisors, and our undivided attention during all meetings and phone calls.

How We Are Compensated: There are three manners in which Moneta receives compensation.

1.

Comprehensive Wealth management Fee for both Investment management and Financial Planning:

We charge for both services in waterfall or discount structure design based on complexity and assets. This is best for clients who know they need both investment management and financial planning. The amount of the fee will be determined after we have reviewed the complexity of your situation. The fee covers the plan design and ongoing follow-up service, including all meetings and phone calls as needed every year.

2.

One Time Planning Fee:

We charge an initial planning fee for the design of a comprehensive financial plan. The amount of the fee will be determined after we have reviewed the complexity of your situation and provide a quote. The minimum annual fee is $20,000 and is paid over 4 quarters of in $5,000 per quarter installment each. The fee covers the plan design and twelve months of follow-up service, including all meetings and phone calls as needed. Most of our clients choose to renew their contract with us annually to retain our services and take advantage of our team guidance of their financial affairs on an on-going, proactive basis.

3.

Personal Introductions:

The final way we are paid is the most important part of our compensation. Our success is measured by our clients' satisfaction and their resulting commitment to refer us to people that may need our services. If you are pleased with the advice and service you receive from us, we will ask for your help in introducing us to others who could benefit from the type of work we do.