

The Rights of Our Clients

Objectively Compare Us With Others



Cypress Advisory Services

Financial Planning Strategies For Houston Entrepreneurs

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This Bill of Rights is designed to be a useful guide for an investor to compare our range of wealth management services, company structure and reporting capabilities to those of any other wealth manager you might consider.

You Have the Right....

Investment Management Discipline	CAS	Other
to utilize a wealth management discipline that prepares for both cooperative and uncooperative markets.	✓	
to know the complete history of the model portfolio you are invested in, including both the best and worst portfolio performance history for any period of time.	✓	
to know how much risk your portfolio is being exposed to at any time.	✓	
to utilize institutional style securities that are either not available to retail investors or are significantly cheaper than the retail version.	✓	
to receive responsible investment recommendations based on your personal objectives, time horizon, risk tolerance and other factors as disclosed by you.	✓	
to utilize a wealth management discipline that is diversified by asset class and by investment style.	✓	
to know the current asset allocation of your portfolio at any time.	✓	
to participate in a full-time, professional investment risk management program.	✓	
to have your whole portfolio managed by one firm; including “held away” 401ks.	✓	
to have asset location considered for tax purposes.	✓	
to know how many other investors are utilizing the same model portfolio as you (including the same securities, the same asset allocation and the same wealth management discipline).	✓	
to utilize a wealth management discipline that has a proven track record of managing risks during uncooperative markets.	✓	

Wealth Management Discipline	CAS	Other
to have your estate distribution reviewed annually.	✓	
to have your company benefits reviewed and recommendations made annually.	✓	
to have your wealth manager conduct annual tax planning conference calls with your CPA to save you money.	✓	
to have an unbiased review of your life and disability insurance coverage and cost.	✓	
to have your property and casualty insurance reviewed for cost and gaps.	✓	
to have a buy sell agreement put into place for your business and funded as necessary.	✓	
to have your business transitioned for sale or retirement.	✓	
to work with a, or a team of, CERTIFIED FINANCIAL PLANNERS™ (CFP®) who should also have other professional credentials.	✓	

Reporting Capabilities:	CAS	Other
to a consolidated quarterly statement that is accurate and understandable.	✓	
to a quarterly performance statement that shows the performance for your portfolio over multiple periods of time.	✓	
to a quarterly performance statement that shows your returns net of all fees.	✓	
to meet at least 3 times a year with your wealth manager.	✓	
to easily compare the portfolio you are invested in to similar portfolios of other wealth managers.	✓	
to timely, accurate tax reporting.	✓	
to receive an annual management fee summary.	✓	
to receive periodic email updates reviewing current market conditions, portfolio allocation, and economic data.	✓	
to receive quarterly newsletters with high quality information.	✓	

Company Structure:	CAS	Other
to be treated fairly, ethically and in a respectful manner in all interactions with the firm, its employees and affiliates.	✓	
to receive the services of a wealth management firm whose recommendations are made in an independent and objective manner.	✓	
to work with a firm that is compensated solely by the wealth management fees charged to its clients and that is no way compensated by commission.	✓	
to terminate your relationship with our firm at any point in time with no surrender penalties and with no exit fees.	✓	
to work with a wealth management firm that does not make a market in securities of any kind.	✓	
to work with a wealth management firm that does not accept "soft dollars," that does not participate in hidden compensation agreements with mutual fund families, and that is not compensated by underwriting fees.	✓	
to a wealth management firm that is not owned by a bank, a broker, an insurance company, an accounting firm or any other financial institution.	✓	
to have your wealth management firm acknowledge that they are serving as a fiduciary at ALL times in the relationship (see Fiduciary oath).	✓	
to a wealth management firm whose investment management decisions are made locally.	✓	
to know the complete regulatory history of the wealth management firm with which you work, including all filings and any regulatory action taken against it.	✓	

FIDUCIARY OATH

The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest which will or reasonably may compromise the impartiality or independence of the advisor. The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

What the Fiduciary Oath means to you - the client:

- I shall always act in good faith and with candor.
- I shall be proactive in my disclosure of any conflicts of interest that may impact you.
- I shall not accept any referral fees or compensation that is contingent upon the purchase or sale of a financial product.

Advisor Signature
