

## Client Service Commitment

### Tom Luing, CFP: Capital Management Associates, Inc.

As your personal financial advocate, I am committed to...

- **Knowing you –**
  - Only by getting to know you personally and discussing life can I learn your needs and determine the best solutions. You are unique with unique circumstances and needs. I will commit to understand your values, goals and dreams.
- **Taking time –**
  - I will meet with you regularly to clarify your goals and dreams, and update you on the progress of your financial plan. Taking your calls and responding to your emails are priority. I will be available to you.
- **Respecting your privacy –**
  - Your personal situation, relationships, and financial plan will remain private and confidential. To protect your personal information from unauthorized access and use, Capital Management Associates, Inc. uses security measures (as stated in our Privacy Policy) that comply with federal law. These measures include computer safeguards and secured files and buildings.
- **Providing solutions –**
  - A comprehensive plan will address your current lifestyle goals and your retirement dreams. I will provide a dynamic plan, one that is flexible, because life is ever changing. The solution will include a plan that may incorporate managing your debt, tax, investments, college expenses, business, estate, and retirement.
- **Making it understandable –**
  - Consider me your teacher, coach and counselor. I will put you at ease about financial concepts and terminology and make muddy things clear, to solve the puzzles of your situation and do it calmly, kindly and with integrity.
- **Keeping in touch –**
  - Life happens, circumstances change and unforeseen events occur. I am here to evaluate and guide you through these events and help you re-strategize. I will meet with you at least annually, and more often as needed.
- **Giving back –**
  - Living involves community. I believe in sharing my knowledge and my resources to benefit those around me. Faith, family and community are important to me and I whole heartedly agree with Albert Einstein when he said, “Only a life lived for others is a life worthwhile.”