**CLIENT BILL OF RIGHTS**

1. You have the right to courteous service – from your financial advisor and all other associates

of HWC Financial.

2. You have the right to select and work with a trustworthy, independent financial advisor who is

professionally competent, personally dedicated, and who communicates with you on a regular

basis about your financial matters.

3. You have the right to expect financial and investment recommendations based solely upon

your unique needs and goals, consistent with the objective of enhancing your financial wellbeing.

4. You have the right to open, consistent communication and to have information presented in

clear and understandable terms.

5. You have the right to know what you own, why you own it and the risks associated with

owning it.

6. You have the right to reasonable investment alternatives selected based on your individual

objectives and presented with full disclosure of risks and benefits.

7. You have the right to know all costs associated with an investment, as well as charges for our

services.

8. You have the right to have transactions executed in a timely fashion, at the best available price

and with prompt reporting. Your statements should reflect all positions and activity in your

account.

9. You have the right to have any errors corrected fully and any complaints addressed promptly.

10. You have the right to strict confidentiality, complete discretion and full protection of your

personal and financial information. HWC Financial only provides information to external

organizations when required by law or regulation or when necessary to provide the services you

have requested.

**CLIENT RESPONSIBILITIES**

1. You have the responsibility to share your current financial situation, needs and objectives, as

well as changes in your financial and personal circumstances, with your financial advisor so that

appropriate recommendations can be made. You should be open, honest and forthcoming – in a

manner that is consistent in a successful collaborative relationship.

2. You have the responsibility to acknowledge and respond to communications from HWC

Financial advisors and staff members in a timely manner. You should make time to meet with

your financial advisor on a regular basis, to review and revise your financial plan and portfolio as

needed based upon changing circumstances.

3. You have the responsibility to review all statements and trade confirmations in their entirety,

ensuring that your instructions were carried out as expected and reporting any errors to your

financial advisor. Ask for clarification of anything you do not understand.

4. You have the responsibility to maintain accessible records of financial plans, including the

investments you’ve made and the rationale for purchase, to a family member or other trusted

individual. We recommend you prepare an annual balance sheet detailing all of your

investments, including their locations

**Fiduciary Oath**

When HWC Financial becomes engaged in an advisory relationship with our clients, we know

they expect to receive the very best investment advisory, tax and financial planning and/or insurance

services that our experience and expertise can offer. Furthermore, we acknowledge that we are a

fiduciary as defined by law and have a fiduciary obligation to our clients and our firm’s clients when

providing advice or recommendations.

Our obligation to you as a fiduciary means that:

1. We will always place your best interests and welfare ahead of ours, our firm’s or its affiliates.

2. We will provide you with written documentation of the costs and any form of revenue our firm will

earn when providing you with financial services.

3. We acknowledge that you have entrusted us to provide objective financial advice and personalized

recommendations that avoid conflicts of interest.

4. To assure objectivity, we confirm that we are not obligated by contractual requirements, benefit

qualifications, compensation rates, quotas, production bonuses, sales contests or other incentives to

utilize or recommend proprietary financial products or financial products with whom our firm has

financial arraignments.

Our recommendations will be focused solely on what is in your best interest. As your advisor, we will

present a full range of the financial options and services and explain each to you before making our

recommendation. When making recommendations or providing advice, we reconfirm that we will be

acting in a fiduciary capacity.

Fiduciary definition:

The person and/or firm who looks after the assets on the other's behalf is expected to act in the best

interests of the person whose assets they are in charge of - this is known as "fiduciary duty".