



## Client Bill of Rights

As a Cantella client, we want to be sure that you are satisfied with the service you are receiving and are well informed about your investment choices. While seeking the expertise of a financial professional is an important step in preparing for your future, it is equally necessary that you are familiar with your own financial affairs. You may also want to consider involving family members or others you trust in this process if you are comfortable doing so. This does not solely apply to dealings with your investment accounts; rather, you should ensure that you are also diligent in your review of bank statements, credit card statements and annual credit reports.

Today's information highway is very convenient and does a great deal to help us manage our lives. Items such as automatic bill payment and ATM machines can save countless hours, but unfortunately with this ease comes a tendency to pay less attention. We want to remind you to pay attention to the details – it is your life and your money - make sure you are always in control.

### As a Cantella client you have the right to:

- personal and prompt attention from your financial advisor and Cantella – you should keep in active contact with your advisor.
- understand the fees and costs associated with your account, including advisory fees, commissions and other charges. Visit the investor area of [www.cantella.com](http://www.cantella.com) to view the schedule of account fees, or call us at (800)652-8358 to receive a copy.
- privacy – Cantella does not share your private information in any manner other than what is necessary to service your account or as required by industry regulation.
- receive account statements and confirmations directly from the clearing firm that custodies your account. It is important that you pay careful attention to transactions that occur in your account and that you regularly review your account statements, just as you would with a bank or credit card statement. Your financial advisor can help you review your statement if you have any questions.
- free access to view your accounts online.
- understand the risks related to the investments in your account and how they relate to your investment objectives and risk tolerance. All investments have some degree of risk, and it is possible to lose money on some or all of your investments.
- understand the relationship between your financial advisor, the introducing broker/dealer servicing your account (Cantella) and the firm that custodies your account (either National Financial Services, Pershing, Raymond James, or a mutual fund or annuity company).

### What we ask of you:

- provide timely and accurate information about your financial status, investment goals and objectives. If something changes, such as a marriage, birth, or change

of employment, your financial advisor needs to know. Your advisor needs accurate information in order to properly service your account.

- immediately notify your financial advisor if your residential address changes. If you move without notifying us, your account statements will be sent to the wrong address. Keeping your address updated prevents a stranger from receiving your private account information. Also, remember the importance of receiving and reviewing your account statements.
- proactively ask your financial advisor questions if do not understand a transaction or an investment in your account. Your advisor is here to help you and would be more than happy to review your account with you.
- never sign a blank form or a completed form if you do not understand the purpose.

We encourage clients to visit the investor section of [www.cantella.com](http://www.cantella.com) to see our Brokerage Account Fee Schedule, Privacy Policy, How We Support You and Your Financial Advisor, as well as other pertinent information. You can also request access to view your accounts online through this area.

We have been successfully building profitable relationships with advisors and clients since 1952 and look forward to working with you and your advisor in servicing your investment needs.