ALBRITTON FINANCIAL SERVICES, INC.

The Client/Advisor Relationship
Sharing the Responsibility for Success

Our clients are our partners. Together we must create strategies to help reach your financial goals and, as partners, we share the responsibility for success. This is our commitment to you:

1. **Our Beliefs**
   We believe financial planning is an ongoing process and successful plans are the result of the patient execution of carefully thought out concepts. Therefore, it is critical that we meet regularly to review your unique situation, assess any changes in your life and keep you abreast of any issues that may affect your financial future. It is our duty to listen, educate and guide you on your financial journey so you can have more time to focus on the people and activities that bring joy to your life.

2. **Full Range of Planning Strategies**
   We are an independent financial services firm, with award-winning[i] advisors, focusing on providing you highly personalized services tailored uniquely to your mission, vision, values and goals. Among the services we offer are:
   - Retirement Income Planning
   - Investment and Accumulation Planning
   - Family Legacy Planning
   - Wealth Protection Planning and Risk Management (including insurance services)
   - Veteran Benefits, Medicaid and Asset Protection Planning
   - Tax Strategies for Business and Personal Use
   - Business Succession and Key Person Planning
   - Charitable Trust Planning
   - Referral network for accounting, legal and mortgage services

3. **Your Client Services Team**
   We have assembled an outstanding service team to provide you and your loved ones an extraordinary financial planning experience. The Client Services Team was designed and built around our clients' input and we continue to grow the team and their duties according to your wishes. Please contact your team for anything you require and remember that there are no silly questions and you are never an inconvenience.

   AFS Client Services Team – *Your Personal Financial Concierge*
   Phone: (314) 985-0291 x1
   Email: info@albrittonfs.com

4. **Your Education**
   We believe that the interests of our clients are best served when they are educated on key financial issues. While it is our role to look out for your best interests, it is helpful if you are acquainted with the financial concepts we discuss. To that end we will host client educational events on a range of easy to understand topics, provide educational newsletters when appropriate to your situation, and welcome your questions at every opportunity.

5. **Our Education**
   We shall further our education by maintaining our insurance and securities licenses, networking with peers and mentors, attending continuing education workshops, industry conferences, study groups, etc. and will endeavor to pass along our ever evolving knowledge to you.

6. **Client Commitment**
   To this point we have outlined our service commitment to you. As we said at the outset this is a two-way street and we view our clients both as partners and friends. In return we ask that you be truthful to us and yourself, commit to your goals, provide us with the information we require and ensure we are managing all of your assets. We ask these things because it is only with full disclosure and cooperation that we can fulfill our promises to provide the best Client/Advisor experience to you and your loved ones. Thank you for choosing us as your financial guide and welcome to the AFS family.

12977 North Forty Drive, Suite 110 St. Louis, MO 63141 (314) 985-0291 www.albrittonfs.com

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[i] To receive the 2013 Five Star Wealth Manager award, individuals must satisfy a series of eligibility and evaluation criteria associated with wealth managers who provide services to clients. Recipients are identified through research conducted by industry peers and firms. Third party rankings and recognitions from rating services or publications are not indicative of past or future investment performance. For more information, go to www.fivestarprofessional.com.