



Colman | Knight

Integral Wealth Advisory Services

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ENGAGEMENT STANDARDS  
A Guide to Empower Our Relationship

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# Welcome to Colman Knight Advisory Group, LLC

With great pleasure let's begin our partnership and integral wealth planning journey. Integral wealth planning is the path to create an extraordinary engaging life. Our partnership allows you to catalyze your financial and life resources to grow sustainably and make progress on the issues that are most important to you and your family.

Effective integral wealth planning requires a commitment from us and from you. These Engagement Standards will assist you in receiving the best of Colman Knight and collectively produce beneficial, lasting results. As a reminder, integral wealth planning works best when you possess a willingness to learn, grow and take action, particularly when there is a gap between where you are and where you want to be.

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[www.colmanknight.com](http://www.colmanknight.com)

# CK works most effectively with people who share some or all of the following values and beliefs.

## For Yourself

- Desire to live a more meaningful life.
- Willingness to make a shift in behavior if it furthers your mission and goals.
- Openness to learning at every step of the journey.
- Desire to be conscious about how you spend and allocate your resources.
- Recognition that goals are achieved by making small changes consistently over time.
- Realistic investment objectives that are aligned with your life goals.
- Desire to organize your financial life, and for a plan which employs your unique sources of wealth to create results in line with your goals.
- Recognition that building wealth typically takes time, discipline and understanding.
- Recognition of realistic investment returns offered by financial markets, accepting that there is no guaranteed way to consistently “beat the market.”

## With Colman Knight

- An open mind and a willingness to engage in conversations about your values that drive your life mission and goals.
- Willingness to clearly communicate all of your expectations.
- Willingness to see CK as a unique source of wisdom, information and guidance, to dynamically support your personal and/or business life.
- Recognition that we don’t have all the answers, and that integral wealth planning, like life, is art and science.
- Commitment to our unique CK process, as defined in these engagement standards.
- Willingness to delegate some financial tasks you currently perform to CK, enabling freedom for you to pursue more rewarding activities.
- Recognition that “planning” is a verb, not a noun. Your life is dynamically changing and CK moves with you.

# Core Beliefs, Philosophies, and Expectations

Regarding people, money and wealth, at CK, we believe that:

**life is precious.** Spending time doing what you love, find rewarding and inspiring is the foundation of our work with you. In our experience, many people neglect to align their lives and finances with what rewards and inspires them.

**“Truly Fee Only” means Fee Only.** Our compensation model provides the structure for you to receive unbiased, objective and unique advice. Other compensation models, including AUM “assets under management” may encourage advisors to grow or maintain investment assets in preference to using resources to reduce debt or provide sufficient insurance coverage.

**portfolio diversification is beneficial.** A portfolio composed of several asset classes and all industry sectors will experience fewer price movements and volatility than concentrated positions — even though, a more diversified portfolio will inevitably hold market losses at any given time.

**everyone has unique abilities,** and we utilize the unique ability concept to broaden client perspective, self-awareness and life pursuits.

**open and honest communication is essential for a healthy partnership.** Communication is vital to the success of our work together and our partnership process.

**money is “the means, not the end”.** While money can assist the achievement of your goals, often there are other ways to achieve these goals, which may have little to do with personal finance; instead, they are related to astute and conscious choices.

**many of our clients have the intellectual ability to invest without us,** despite our experience and credentials. Yet our investment services are valuable because we eliminate emotional decisions; we simplify financial matters; we effectively manage the details to monitor your investment portfolio; and most importantly; we ensure your investment strategy remains aligned with your life goals.

**if time horizons are greater than three years, some market volatility is an acceptable risk.** For financial needs less than three years, investing in ways to reduce risk, such as holding resources in cash or varying short-term instruments is preferred.

**relationships are meant to be filled with joy, vitality, meaning and passion.** Working with us can open pathways for other relationships in your life to experience the same results.

**long-term investing is preferred over chasing short-term gains.** We do not “time” the market: moving investments in and out of the markets trying to capture gains from market volatility.

# Our Commitments to You

Throughout all the years we work together, we are deeply committed to your success and to:

**get to know you**, your personal goals, your struggles and challenges, and to tailor our recommendations so that they help you create an abundant and rewarding financial life.

**act as your fiduciary**, treating your resources with the same care and prudence that we treat our own.

**have no allegiance to any company, product, or service**, beyond our belief in its ability to help you reach your goals.

**treat you with respect, professionalism and honesty** while maintaining a nonjudgmental attitude toward your goals and information.

**act with integrity and honesty at all times**, even when the conversation may create discomfort. If we encounter what seems to be unrealistic expectations, destructive patterns or a conflict between stated goals and financial decisions, we will bring it to your attention.

**uphold the highest standards of care.** Recognizing our fiduciary responsibility to clients and the public as Certified Financial Planners® and Registered Investment Advisors, we practice: Honesty and Integrity, Objectivity, Competence, Fairness, Confidentiality, Professionalism and Diligence, Regulatory Compliance, Suitability and Full Disclosure.

**take full responsibility for our behavior.** If you have a situation that requires attention, we respond thoughtfully. Please notify us of any issue so that we may promptly address your concerns.

**treat all of your information in the strictest of confidences**, whether written or verbal.

**support you meticulously by providing competent, meaningful and focused financial advice**, with the highest level of client service.

**willingly share our wisdom** acquired over years of client experience.

**offer impeccable advice and service.** You have placed special trust and confidence in us. We are committed; we create an environment that perpetuates our high quality relationship even in the event of the death, disability or retirement of members of our firm.



# Your Commitments to Us

**Be honest and forthcoming** about your personal and professional goals, and your current financial situation. Your honesty enables the best of our services.

**Keep us informed** in a timely way about important changes that will have a significant effect on your financial and personal life, in particular, transitions, such as marriage, new baby, death, divorce, career change, change of health, etc.

**Follow our investment management recommendations for several years** in order to experience the full spectrum of market cycles and results in all areas of your life.

**Share your personal and financial data and history with us**, and to provide relevant documents upon request.

**Contact us immediately if you are reluctant to follow our advice**, and/or if you feel uncomfortable with any recommendations we offer. Trust and communication are the foundation of our professional relationship and are tantamount to our partnership success.

**Request clarification, when needed.** If, at any time, you find that we are speaking in confusing terms, please make us aware of it and request clarification.

**Follow our advice to the best of your ability**, to the extent as it is compatible with your goals and values, even when that requires personal sacrifice, behavior change or overcoming inner resistance.

**Uphold the utmost integrity in our relationship** by being completely open and forthright with us about your financial affairs, goals, dreams, and even your fears.

**Carefully review all communications and statements** promptly and report any errors to us. Ask for clarification on anything that you do not understand.

**Commit to meetings, being present and fully participating.** We schedule and conduct meetings with intention. Time and energy is spent planning and preparing valuable and productive meetings. We ask that you arrive on time and be prepared to stay between one and a half to two hours. Please minimize all external distractions so that you can be fully present during the time we spend together.

# The Colman Knight Integral Wealth Planning Process

Our integral wealth planning process is a fluid experience — much like the life of an acorn that grows to a towering oak; the life of the tree moves through seasons. Our process is the same beginning with the acorn of **Discovery**, dialoguing and getting to know you personally and financially. You share both your exterior financial information and your interior emotions, beliefs, intentions connected to your life objectives.

After planting the acorn, we move to **Analysis**. Here we nurture the soil with effective tools to analyze your financial information and quantify your present position to ensure healthy growth in your roots and shoots toward your personal and financial future. With strong roots, we move to **Strategy**, we activate our wisdom from the sun, rain and other seasons to create appropriate plans, actions and options depicting sound direction toward your goals.

Understanding the meaning behind the important strategy decisions, we move to **Implement**, where we take action to facilitate healthy growth. Finally, we **Evolve** with results and process. We flow through the seasons of life again and again, as required for health, vitality and financial well-being.

## After our Initial Engagement

After our initial engagement, which can last from six to twelve months, we continue the process flow from Discovery to Evolve. As our relationship continues, we provide you ongoing support and monitoring of your personal and financial situation so that you sustain healthy choices in line with your deepest life objectives. Through conversation, we ensure that your objectives for the year are clear and connected to the life you desire. If appropriate, we establish a coaching relationship to support you at a deeper level.

On the next page, our process is described and illustrated in more detail.



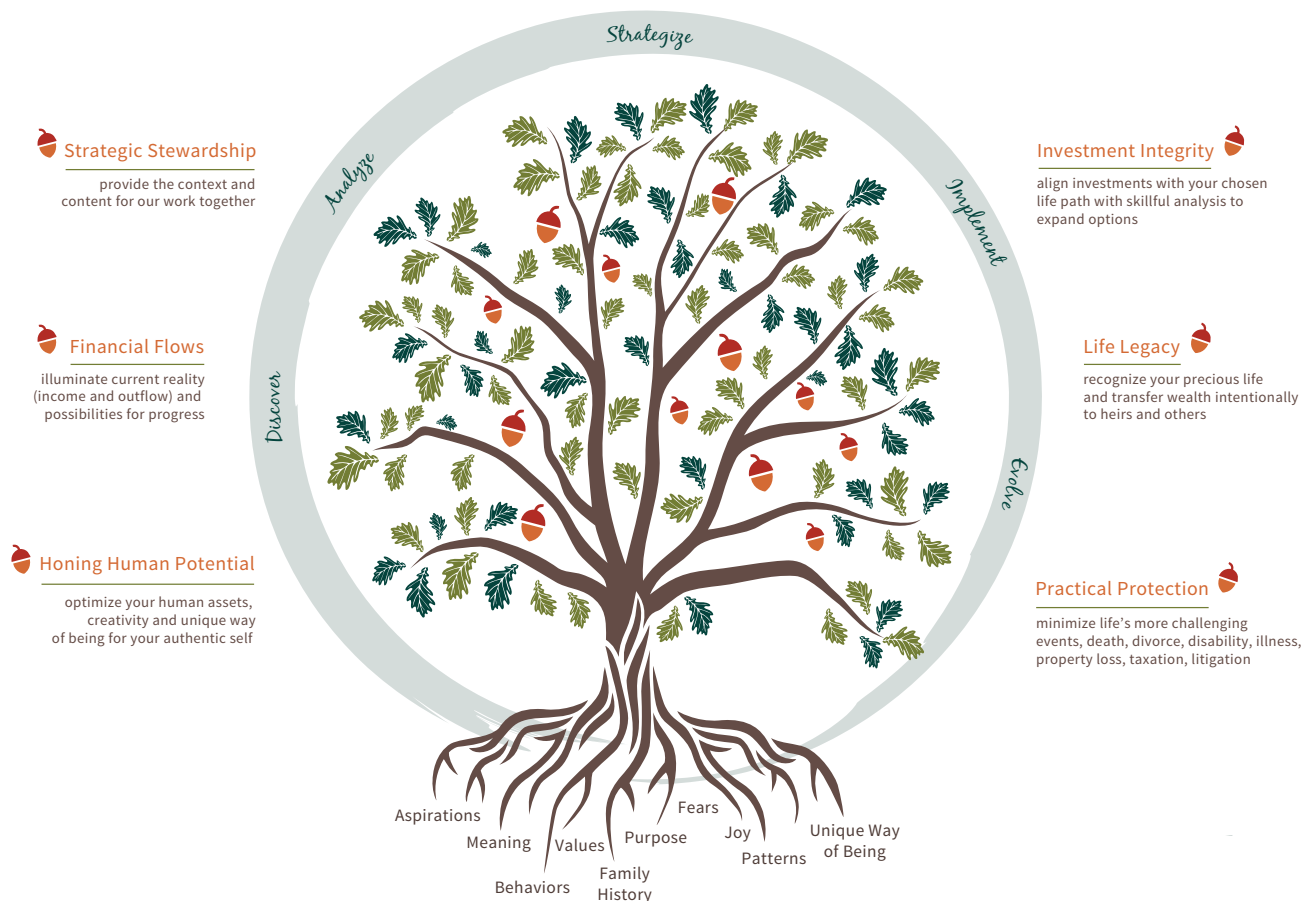
# Integral Wealth Planning, as Life, is a Journey

In our work with other successful people, we have learned that your goals and objectives change. If your goal today is to reach the farthest hill you can see from here, then eventually we expect you to be standing on that hill. When that happens, it will be time to look around, see the next hill and create new objectives to be achieved. Our process is depicted in the “umbrella container” surrounding the oak tree below. The activities of **Discover, Analyze, Strategize, Implement and Evolve** are not static but dynamic and fluid — a continuous applied energy from beginning to end, repeated when the situation warrants.

At the roots of the Oak Tree are your Living Legacy, these are your unique values, beliefs, patterns and ways of being that directly influence the seasons of your life and how you manifest your personal and financial well-being. Our intention is to illuminate your unique way of being so that your branches and blossoms flourish — aligned with you. The branches of the Oak Tree reflect some or all of our service areas that matter to you.

## Integral Wealth Journey

Through the Seasons of Your Life





# somaticfinance®

*with Gayle Colman*

Somatic Finance® is a new field of study, a practice and a methodology for connecting the brilliance of the mind with the integrity of one's center, through the compassion of the heart. Until we fully embody presence and allow money to be an integral part of our development, we are restricting our full creative expression. Somatic Finance® calls us to embody our whole way of being, including all of the money experiences—past and present—that prevent us from fully engaging in life.

Some of the tools we utilize at Colman Knight are MoneyMoves® Cards, MoneyMoves® Quest, and customized processes including deep conversation, interior and exterior financial application, cultivating results and sustaining evolution. At all times you can be confident that Somatic Finance is embedded in our service.

Most basically, Somatic Finance® means: including the body, as well as the mind, in all matters of finance. Somatic is derived from the Greek word Soma, which denotes relating to the body. Somatic indicates an association to the human body, as distinct from the mind. As an alternative to the predominant mode of operating primarily (if not solely) from the head when dealing with money matters, Somatic Finance® calls us to open to the wisdom which each of us already carry in our body.

When we are able to open to the wisdom, which is held in the body, and to more of who we really are, we see more. We experience more. We grow more. We make better choices. It is that simple.

Body intelligence ranges from tightly closed to vastly open. Most of us are somewhere in the middle on this continuum. Movement on the continuum in one direction or another (towards opening or closing) depends upon our ability to live curiously, master the art of wonder, and be willing to grow. If you are not practicing curiosity, wonder and growth, most likely you are moving toward a closed state. We do not stay still. We are always, always, always, moving one way or the other. If we are open, we gain access to body wisdom. If we are closed, we are missing a source of priceless intelligence.

Let us emphasize Somatic Finance® does not negate the mind, nor its capacity for intelligence and reason, particularly in the realm of finance. Rather, this approach calls our attention toward the body as a whole, as a source of intelligence, intuition and insight. More specifically, we look to three major areas of the body: the head, the heart and the belly. Each of these areas warrants a full articulation, understanding, and practice; these body centers are the locations of deeper meaning and insight.

# Frequently Asked Questions

## How do we and you prepare for meetings?

Sometimes we prepare a formal agenda with your contributions prior to the meeting. In other situations, we build the agenda together in present time. ***In preparation for a meeting, please come with your questions and any matters of your life in which you would like to make further progress.*** Where specific actions are needed, please bring any paperwork that needs attention. Our meetings are structured and focused when we attend to ***Strategies*** and ***Implementation***. In ***Discovery*** and ***Evolution of Results***, the environment is open to engage in deeper dialogue.

We encourage your open and honest feedback about your life, present and future. Please, ***ask the question “How can Colman Knight support me to the fullest at this time?”***

## Where are my investments held?

To allow us to serve you best and most effectively, your investment assets are held at firms where we maintain an advisory relationship: **Fidelity Institutional Brokerage** or **TD Ameritrade Institutional**. Our institutional relationship opens real time access to your accounts, performs automatic downloads to our portfolio management software, and completes trades on your behalf. You also receive preferential pricing on trades and mutual fund expenses due to our ability to aggregate all client accounts, granting us access to the institutional platform. Most retail investors do not have these benefits.

In the event you have a long-term excellent relationship with another firm, we are skillful collaborators, if that is your desire and it is to your benefit. Collaborative relationships may require manual data entry to maintain your records, and therefore may impact our fees. When we act in an advocacy advisory role to ensure your resources meet your objectives, we collaborate with your chosen money managers.

## How do we respond to inquiries?

***We endeavor to respond to your inquiries within 48 hours.*** In urgent situations, expect a response within a day. During busier periods, our response time may be longer. However, we always will get back to you. If you experience a delay, please contact us again, as technical matters may prevent communication and it is possible we never received your inquiry.

# Ready to Begin?

[Schedule an introductory meeting here](#) to start the process.

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Our offices are filled with devoted members, not founders and employees. Everyone on our team is personally dedicated to integral well-being, financial maturity, and utmost integrity.

Our founders, Gayle and Rich Colman, are nationally recognized innovators in the field of Integral Finance. They continually cultivate public money awareness through speaking engagements and seminars, and seek to elevate the Financial Planning profession and the field of Wealth Management. Their unique combination of practical expertise and grounded insight makes CK an unusually robust firm.

Because of our holocratic organization principles, clients often work with every member of our team over time. Our systems promote dynamic steering through complex, changing conditions. We each have specialized areas of expertise, and Colman Knight's unique structure allows our clients direct access with the team member best equipped to meet their needs at any given time.



