



IronBridge Private Wealth Service Commitment and Bill of Rights

IRONBRIDGE CLIENT SERVICE COMMITMENT

1. We will always put our clients' interests first – ahead of our own, that of our firm, and our employees. As defined by federal law, we will act as your fiduciary.
2. While neither we nor anyone can promise superior investment returns, we will provide impartial advice and act with skill, care, diligence and good judgment in the management of clients' investment portfolios.
3. We will not mislead you, and we will provide conspicuous, full and fair disclosure of all important facts.
4. We will avoid conflicts of interest. We will fully disclose and fairly manage, in your favor, any unavoidable conflicts.
5. We will ensure that appropriate financial planning goals are established and how to get there is agreed upon.
6. There will be either monthly, quarterly, or semi-annual contact to discuss your finances, with additional intermittent contacts as your personal circumstances warrant or as economic circumstances require.
7. We will provide investment recommendations to all investments that are held under management. Additionally, as a service to you, we will provide recommendations for investments that we are not able to manage, such as retirement accounts at your current employer.
8. We will provide written documentation and communication when changing your financial plan or providing financial advice. Your portfolio will have flexibility to adapt to changing market conditions, and any portfolio changes will be documented via your transaction and account statements.
9. Finally, although we may or may not make specific recommendations regarding accounts which you choose to manage yourself, we will consider those investments when preparing overviews and recommendations for your portfolio as a whole.

IRONBRIDGE CLIENT'S BILL OF RIGHTS

1. You have the right to courteous service.
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 portfolio.
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 well-being. While the performance of investments may not meet your expectations and markets can under-perform their historical averages, recommendations should be based upon the goal of attaining superior performance in light of the facts known at the time of investment.
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 reasonable, achievable projections of results, understanding that many unforeseen factors can frustrate expectations and result in losses, particularly in the short term.
6. 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. With the exception of infrequently traded securities, all positions should be priced as accurately as possible. Fixed income prices are often estimated using general formulas.
7. You have the right to have any errors corrected fully and any complaints addressed promptly.

IRONBRIDGE CLIENT'S 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 us so that appropriate recommendations can be made. You should make time to meet with us on a regular basis, at least annually, to review and revise your financial plan and portfolio as needed based upon changing circumstances.
2. You have the responsibility to understand and acknowledge that all investments have some degree of risk and it is possible to lose money on any investment.
3. You have the responsibility to review all statements in their entirety, ensuring that any instructions were carried out as expected and report any errors. Ask for clarification of anything you do not understand.
4. You have the responsibility to make timely payment for the purchase of securities. Generally, you should ensure that cash or available margin buying power is available in your accounts by settlement date, which for most securities transactions is three business days after the trade was executed. An advance deposit of funds may be required before trading for new clients, purchases of low-priced or volatile securities, or unusually large transactions to ensure timely payment.
5. You have the responsibility to seek the advice of a tax professional, CPA or attorney, as appropriate. Financial and investment planning inherently involve potential tax and legal implications, which financial advisors are generally familiar with. However, IronBridge representatives do not practice as lawyers or CPAs and cannot give specific legal or tax advice.
6. You have the responsibility to protect your IronBridge and Raymond James information, including statements, login names and account passwords, in order to ensure the security of your financial and personal data.
7. You have the right to limit certain of our sharing of your personal and financial information. We do not sell your personal information to anyone. IronBridge and Raymond James only provides information to third parties when required by law or regulation or as otherwise provided for in our Privacy Policy.

At any time, you may contact me regarding any of the items included here.

Thank you for choosing IronBridge Private Wealth. We value your relationship and your business, and we look forward to serving you with the integrity and professionalism you expect and deserve.

Best Regards,



Jim Denholm

Founder & Managing Director

IronBridge Private Wealth

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