



## OUR RESPONSIBILITIES AS YOUR ADVISOR.

Cadaret, Grant believes that the needs of the investor always take precedence, including the right to high-quality products and services. To that end, we have developed the following list of investor rights:

- ▲ Investors should be treated in a fair, ethical, and respectful manner in all interactions with their financial advisor and Cadaret, Grant & Co., Inc.
- ▲ Investors have the right to competent and courteous service, and advice (if provided) at a fair price.
- ▲ Investors have the right to clear and accurate explanations of their transactions.
- ▲ Investors have the right to know and understand the commissions and fees associated with their accounts.
- ▲ Investor statements should provide timely and accurate account and transactional information and should reflect all positions held.
- ▲ Cadaret, Grant will not sell, distribute, or make public any private investor or account information.
- ▲ Investors should expect their financial advisor's assistance in helping them identify their investment goals and risk tolerance.
- ▲ Investors should expect their financial advisor's assistance in setting realistic expectations about the potential long-term risk and return associated with different investments.
- ▲ Investors should be provided with responsible investment recommendations based on their objectives, time horizon, risk tolerance, and other factors they disclose to their financial advisor.
- ▲ Investors have the right to fair consideration and a prompt response from Cadaret, Grant & Co., Inc., should a problem arise with their accounts.

*friendly*  
innovation support  
choice plan freedom  
retirement *security*  
*personal customized*  
vision *service* dedication  
*future* diversity

# YOUR RESPONSIBILITIES AS AN INVESTOR.

Cadaret, Grant also believes that investors are responsible for following these basic principles:

- ▲ Investors should carefully read sales literature, prospectuses, and/or other offering documents before investing or sending money. They should carefully consider all risks and/or considerations contained in the documents.
- ▲ Investors should understand that all investments have some degree of risk and that it is possible to lose money in any investment.
- ▲ If seeking investment advice, investors are responsible for providing accurate information about their financial status, goals, and risk tolerance to ensure that appropriate recommendations are provided.
- ▲ Investors should promptly bring problems or questions concerning their account(s) to the attention of their financial advisor.
- ▲ Investors should promptly notify their financial advisor whenever there are significant changes in their investment objectives, risk tolerance, income, net worth, or liquidity needs.
- ▲ Investors should make certain that they understand the correlation between risk and return.
- ▲ Investors should consult an attorney or tax advisor for specific legal or tax advice.
- ▲ Investors should review their portfolio holdings on a regular basis and whenever their financial circumstances change. They may want to make appropriate changes based on their investments' performance and their current objectives.
- ▲ Investors choosing automated channels for their trading needs independent of their financial advisor (Internet or telephone) are fully responsible for their own investment choices.
- ▲ Investors should carefully consider the validity and reliability of investment information obtained from all sources, especially unsolicited information obtained over the Internet.

professional  
growth  
commitment  
assets trust advice  
quick responsive  
distinguished  
technology  
proven

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