



GET READY! Financial Principles:

- Your advisor should act in your best interest
- You should receive customized service appropriate to your needs
- You have free choice
- You should receive an answer to any question
- You have the right to pay a fair price (or premium)
- You should always be informed
- You should expect to be treated fairly and respectfully
- You have the right to full disclosure and updates
- You should receive quality service and fair resolutions (including claims handling)
- You should be able to change or cancel a financial service and be notified of any change