

OUR PRINCIPLES...YOUR BENEFIT

Our mission is to help our clients **achieve their personal financial goals** by providing them with **objective, personal** financial advice they can **trust** for an **affordable price**. We deliver upon this mission by operating under the following guiding principles:



Principle	Client Benefit
Trust	Trust is at the heart of any relationship, especially one between a person and their financial advisor. As such, we strive to build enduring relationships with each of our clients based on earning trust their trust. We do this by placing their interests ahead of our own, through our consistently superior service, our professional conduct, and our complete commitment.
Objective	As fee-only financial planners, we do NOT sell products or receive commissions so we are freed from any potential conflicts of interest regarding compensation. We work exclusively for our clients. This type of structure ensures that we are able to work for our clients best interests; freed and uninfluenced by any conflicts of interest.
Independent	As an independent, full-service firm, we provide open solutions that are free from the influence of others and therefore do not limit your choices to particular companies or product groups. This means we can recommend and implement those specific solutions that have the highest probability of producing the results you need to achieve your personal goals.
Client Centered	Achieving your financial goals is our highest priority; in fact, it is how we measure our success. With this as our goal and concentrated focus, you can be confident that someone you trust is working on your team and that our goals are mutually aligned.
Personal	Prior to making any solution recommendations, we spend time to get to know you and understand your unique situation and personal goals in detail. With your objective as the foundation, we customize a specific solution and develop and implement a personalized plan tailored to meet those goals.
Comprehensive	SFP can assist with all ranges of a clients types of financial concerns, whether that is formulating a retirement projection, creating a strategy to meet college funding needs, providing specific or general investment advice, getting started with a solid saving plan, or developing a comprehensive financial plan. Our professional services are easily customized to meet your specific situation. When appropriate, we draw on our network of other professionals (such as CPA or Estate Attorney) expertise to bring together the right minds for the right solutions.
Competent	You pay financial professionals for expertise that will help you achieve your financial goals. This expertise comes from three sources: education, experience, and certifications. We have them all and then some. You don't have to ask us if we are experts; we prove it by providing full, written disclosure for all of our credentials.
Complete Disclosure	We provide complete and full disclosure of all activities and transactions in advance of them occurring; including providing our clients an estimate of services in advance of engaging our services. All of our client interactions are completely transparent and easily understood, removing any unnecessary complexity and confusion.
Affordable	We believe that all people can benefit from objective, personal financial advice at an affordable price. As such, we do not impose limitations based on a client's income, net worth, or investment portfolio. We provide the same high quality, high value, professional services to all of our clients.

We firmly believe these principles set Staib Financial Planning, LLC apart from the vast majority of others in the financial services industry. In the end, the value to our clients is the piece of mind in knowing their financial planner is acting in their best interests.

Stated a different way, it's the resulting confidence in knowing their financial planner is providing them with **objective, personal financial advice they can trust, at an affordable price!**