MASTER PLANNERS & ASSOCIATES

Terms of Use:

This website is for informational purposes only and does not constitute a complete description of our investment services, fees, or performance. This website is in no way a solicitation or offer to sell securities or investment advisory services except, where applicable, in states where we are registered or where an exemption or exclusion from such registration exists. Information throughout this site, whether stock quotes, charts, articles, or any other statement or statements regarding market or other financial information, is obtained from sources which we, and our suppliers, believe to be reliable, but we do not warrant or guarantee the timeliness or accuracy of this information. Nothing on this website should be interpreted to state or imply that past results are an indication of future performance. THERE ARE NO WARRANTIES, EXPRESSED OR IMPLIED, AS TO ACCURACY, COMPLETENESS, OR RESULTS OBTAINED FROM ANY INFORMATION POSTED ON THIS OR ANY LINKED WEBSITE.

Registration:

CS Planning Corp. is a federally registered investment advisor located in Portland, Oregon. CS Planning Corp. and its representatives are in compliance with the current registration and notice filing requirements imposed upon registered investment advisors by those states in which CS Planning Corp. maintains clients. CS Planning Corp. may only transact business in those states in which it is notice filed or qualifies for an exemption or exclusion from notice filing requirements.

Fiduciary Duty:

Registered investment advisers owe a fiduciary duty to their clients. As such, an investment adviser stands in a special relationship of trust and confidence with its clients. As a fiduciary, an investment adviser has an affirmative duty of care, loyalty, honesty, and good faith to act in the best interests of its clients. The parameters of an investment adviser's fiduciary duty depend on the scope of the advisory relationship and generally include the following duties:

- 1. to place the interests of clients first at all times;
- 2. to have a reasonable basis for its investment advice;
- 3. to seek best execution for client securities transactions where the adviser directs such transactions;
- 4. to make investment decisions consistent with any mutually agreed upon client objectives, strategies, policies, guidelines, and restrictions;
- 5. to treat clients fairly;
- 6. to make full and fair disclosure to clients of all material facts about the advisory relationship, particularly regarding conflicts of interest; and
- 7. to respect the confidentiality of client information. This fiduciary duty differs from the suitability obligations that govern brokers.

Additional Disclosures:

<u>No Tax or Legal Advice:</u> Any tax, legal and estate planning information on this website is general in nature. It is provided for informational purposes only and should not be construed as legal or tax advice. Always consult an attorney or tax professional regarding your specific legal or tax situation.

<u>Ownership:</u> All content included on this website, such as graphics, logos, articles and other materials, is the sole property of Master Planners & Associates and is protected under copyright, trademark and other laws. All rights reserved. Any person using this website is permitted to copy and print individual website pages for non-commercial purposes only.

<u>Links:</u> At certain places on our website we offer direct access or links to other Internet websites. These sites contain information that has been created, published, maintained or otherwise posted by institutions or organizations independent of Master Planners & Associates or CS Planning Corp. Master Planners & Associates or CS Planning does not endorse, approve, certify or control these websites and does not assume responsibility for the accuracy, completeness or timeliness of the information located there. Visitors to these websites should not use or rely on the information contained therein until consulting with an independent finance professional. Master Planners & Associates or CS Planning Corp. does not necessarily endorse or recommend any commercial product or service described at these websites.

<u>Governing Law:</u> You agree that your use of this website and the privacy policy and any disputes relating to them shall be governed in all respects by the laws of the State of New York.

Compliance Disclosures:

- Information on this website is not an offer to buy or sell, or a solicitation of any offer to buy or sell the securities, products or investment advisory services mentioned herein.
- Information on this website does not constitute a complete description of our services.
- Nothing on this website should be interpreted to state or imply that past results are an indication of
 future performance. Therefore, no current or prospective client should assume that the future
 performance of any specific investment, investment strategy, or product made reference to directly
 or indirectly on this website, or indirectly via hyperlink to any unaffiliated third-party website, will
 be profitable or equal to past performance levels.
- Information on this website does not involve the rendering of personalized investment advice but is limited to the dissemination of general information on products and services. A professional advisor should be consulted before implementing any of the options presented.
- All investment strategies have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals may materially alter the performance, strategy and results of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio.