

# F&M Financial Services, Inc.

## Traditional Investment Service Commitment

- Asset management & reporting
  - Performance, balances, activity, trends, income.
- Systematic Contributions or Distributions.
  - Monthly, quarterly, semi-annual, annual contributions or distributions directly into your bank checking/savings account.
- Client Service Access.
  - Updates to beneficiaries, account registration, transfers, and online access to monitor account.
- Contact commitment.
  - Annual review, phone review if recommendation is warranted, monthly market updates through email.
- **Annual Review** – Provide client with a consolidated performance summary of your accounts. Update your original financial plan using our planning tool, Money Guide Elite. Review of the entire financial picture including financial needs, taxes, liabilities, insurance, and cash management. Fund the annual cash flow & emergency reserves. Rebalance the portfolio to relevant asset allocation model and adjust holdings that reflect the market and the clients risk tolerance. Administrative follow up to help the client better understand and utilize our various services along with beneficiary updates as well as other account maintenance.
- Ongoing monitoring of earnings, market trends and products.
- Service or updates to your accounts are available from our service team. Examples include income distributions, beneficiary updates, contact information, transfer follow up, etc.
- Coordination with your attorney and accountant for any tax or estate planning purposes.
- Multigenerational meetings with family members.

Securities offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC.  
Farmers & Merchants Financial Services, Inc. is a subsidiary of Farmers & Merchants Bank.  
Infinex is not affiliated with either entity. Securities and Insurance Products:

Not Guaranteed by the Bank	Not FDIC Insured	Not a Deposit
Not Insured by Any Federal Government Agency	May Lose Value including Loss of Principal	