



## ANSWERS TO COMMONLY ASKED QUESTIONS

### WHAT ARE YOUR QUALIFICATIONS?

Answer - I am a Series 65 Investment Advisor Representative and an MRFC<sup>®</sup>, a Master Registered Financial Consultant with the International Association of Registered Financial Consultants. I am a fiduciary advisor, meaning I have a moral, legal, and ethical responsibility to put my clients' best interest as the highest priority when making recommendations and enacting planning. I am a Dave Ramsey SmartVestor<sup>®</sup> Pro. I also have insurance licenses for Life insurance, Health insurance, and Long-Term Care.

### HOW DO YOU GET PAID FOR YOUR SERVICES? (What costs should I expect to incur regularly?)

Answer - There are three models for financial services professionals to be compensated, Fee-Only, Fee-Based, or Commission-Based. I can do any of these. Typically, my clients prefer a Fee-Only or Fee-Based approach. This is discussed and agreed to prior to any compensation being earned. Our first meeting is always on a free-of-charge, complimentary basis, in part to determine how we would proceed in a mutually agreed to and mutually beneficial way.

### ARE YOU HELD TO FIDUCIARY STANDARDS?

Answer - Yes! This is an important distinction and one of the highest standards a financial professional can adhere to. Working with a Fiduciary means that you are receiving advice and direction that is in your best interest.

### WHICH AREAS OF WEALTH MANAGEMENT WOULD YOU CONSIDER YOUR SPECIALTY?

Answer - Planning has always been my area of focus. Mapping out how to get from Point A to Point B in the most efficient and effective way possible, particularly with a focus on the transition to, and making it through retirement, but this process starts the day you begin working. I am not a day trader or market timer. We design and implement long-term and goal oriented strategies to align your investments with your personal priorities and then continue to monitor for opportunities along the way.

### ARE THERE ANY AREAS OF WEALTH MANAGEMENT YOU DON'T SPECIALIZE IN?

Answer - We are not lawyers or accountants, although we recognize their respective values and where each are needed in comprehensive planning. We also have existing relationships with professionals in each field that we work closely with, as well as being open to working collaboratively with your existing relationships in those fields. Even if you have the best financial, tax, and legal professionals, if they are not coordinating on your behalf, you are not getting the most out of your planning team.

### WHICH INVESTMENT PHILOSOPHIES WILL YOU USE TO HELP ME GROW MY PORTFOLIO?

Answer - We take a balanced approach to strategic and tactical asset management, seeking to identify opportunities in times of growth, and being defensive during volatile markets. Our allocations and strategies are customized for each client's individual needs and goals. We want to align your portfolio with your investment and financial objectives. From wealth management for growth and accumulation, to preservation, to income planning in retirement, to legacy, each clients goals and desires are unique and individual and should be treated as such.

### HOW OFTEN WOULD WE BE IN TOUCH?

Answer - As often as you need. We are compensated based on our service, not for our time. Once you are a client, we strive to be available to answer questions and provide guidance. We will return calls and questions as soon as possible. We update our investment clients on the status of their accounts every month. We hold regular educational events, both live and virtual, to help clients stay informed. We feel it is necessary to review the progress with a face to face meeting and update at least once a year and would recommend you follow this when working with us or any financial professional. We pride ourselves in being a resource, available when you need us.

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