

Frequently Asked Questions

Is there a minimum requirement to become a client?

Yes. Our minimum relationship size is \$500,000. We do make exceptions under certain circumstances.

How do you charge clients?

We charge an asset management fee based on the value of the assets under management. One-fourth of the fee is automatically deducted from accounts each quarter.

We also offer an asset review service. We charge an hourly fee to do a comprehensive financial review. Those fees are rebated back to the client if they become an advisory client.

What do you mean when you say you act as a fiduciary?

A fiduciary is someone who acts on the behalf of someone else and in their best interest. It is the highest ethical standard in the financial services business. Stockbrokers and Financial Planners who are not independent advisors are not fiduciaries; they act with a conflict of interest when they are compensated to sell particular products from mutual fund and insurance companies. They may receive fees directly from product providers and, in that case, clients' overall fees are usually higher than they should be. Also, the products chosen may often be weak performers.

Why is using an Independent Investment Advisor like yourself better than just investing in index funds?

Our actions are 100% aligned with client interests. Our goal is to grow assets while minimizing risks for the lowest cost. When the markets are volatile and irrational you may find that the asset allocation of your index funds get quickly out of whack. You may act rashly or not quickly enough to make changes in the short term. You may not have the discipline to act in your own best interest and may lack the experience to understand what the underlying valuations of assets should be, and therefore not know how to adjust your investments properly. Also, by definition index funds provide mediocre returns. Many professionals produce better or worse returns than the indexes. Our returns have outperformed the market returns.

Our fees are very competitive and we provide a great deal of value for our charges. Our services include professional investment management as well as ongoing personalized financial, retirement and estate planning.

We have many responsibilities as your advisor:

- Help you to understand how much money you will need in retirement based on your lifestyle
- Guide you to know how much you can spend in retirement so you don't run out of money
- Minimize your annual taxes
- Educate you and keep you informed
- Protect your money in bear markets
- Manage your asset allocation
- Choose the strongest assets using professional unbiased research