

INSIGHTS

TOP QUESTIONS TO ASK

Your Registered Investment Advisor



THINK FORWARD.

Are you a fiduciary?

Yes, we strongly believe in acting as a fiduciary for our advisory clients by making decisions based solely on what is in their best interest.

Are your fees itemized and disclosed in writing?

Our fees are disclosed prior to a client hiring us. In addition, we send out itemized billing statements each quarter to maintain complete transparency.

Do you earn more to recommend certain products or services?

Our compensation is based on an annual fee relative to the size of an advisory client's portfolio. We do not participate in additional vendor commissions, trails, or bonuses for our advisory services.

Do you pay referral fees to generate new clients?

No, while a lot of our business is generated through word of mouth and referrals, we do not pay people to refer us.

Do you earn fees for referring clients to specialists like attorneys or insurance agents?

No, we believe in referring the specialists who will do the best work for our clients. We find that clients are best served when given multiple specialist referrals, allowing them to choose the specialist that best meets their needs.

Can you tell me about your conflicts of interest?

We try to eliminate as many conflicts of interest as possible, and disclose those that remain in our ADV.

Do you believe you can beat the market?

"Beating the market" often entails taking greater risks to generate greater return. We tailor a customized investment strategy based on each client's individual goals, and seek to achieve market returns consistent with a risk level that is appropriate for them.

Do you focus solely on investment management, or do you also advise on taxes, estates, retirement management?

We are not limited to investment management. We believe in providing holistic financial advice to our clients. Many of our advisors are Certified Financial Planners or Certified Public Accountants and are well versed in each of the topics above.

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