

Questions & Answers for Potential Financial Advisors

1. Core Philosophy for Investing

- Active or Passive Funds
- Stocks, Open Ended Funds, ETFs, Commodities, Bonds, etc.
- Do you recommend load funds (front or back) and are you benefiting from 12b-1 fees on funds you recommend?
- Do you preferentially bias insurance or annuities as recommendations for your clients (another way to ask is what percentage of your clients are invested in insurance or annuity products)?
- Are the insurance or annuity products proprietary?

At Indelible Wealth Group we recommend both passive (index) and actively managed equity/fixed income mutual funds, as well as ETFs, individual stocks and bonds. We do not recommend loaded products (front or back end), and we do not participate in 12b-1 revenue sharing. We do not recommend insurance products, proprietary products, investments that generate commissions to the firm. We do not participate in revenue sharing arrangements.

2. Do you preferentially recommend proprietary funds for your client investments?

At Indelible Wealth Group we do not recommend proprietary products, and we do not take custody of our client's assets. We recommend TD Ameritrade Institutional for custodial services, but are happy to work with your current custody where possible.

3. How often do you meet with clients?

- Monthly, Quarterly, or Annually?
- Are you available for after hour or non-traditional appointments?

We meet with our clients on a quarterly basis for review of portfolio and planning sessions. We are available after traditional hours if scheduled in advance, and we're happy to spend additional time with our clients to ensure their financial endeavors are tended to at the level they deserve.

4. How are you compensated?

- fee only
- commissions
- loads

We're a fee only firm. Please contact us at <http://indeliblewealth.com/contact-iwg/> for more information on our investment philosophy and fee structure.

5. What is your firm structure?

- Broker Dealer?
- Registered Investment Advisor Firm?

We are a Registered Investment Advisor Firm. As such we are held to the Fiduciary Standard for client care. Broker/Dealer firms are held to a suitability standard, and often have conflicts associated with the products offered.

6. Do you foresee capping your practice size and if so, at what point will you closer your business to new clients?

We are committed to providing the highest level of attention and detail to our clients. Because of this we will cap our practice at 75 families.

7. How much time do you spend with your clients for meetings and education?

As much time is necessary to ensure complete understanding of our client's concerns and to ensure their needs are being met.

8. Do you prefer discretionary management over non-discretionary partnerships?
(This is another approach to determining how eager the firm is to educate and spend time with you as a client)

While we offer discretionary services to our clients, we believe the path to financial freedom requires participation by the client in the investment process. Because of this, we prefer non-discretionary relationships, as it fosters an environment for learning and open dialogue which is generally missing in discretionary partnerships.

9. What does the Fiduciary Standard mean to you?

We have a DUTY to place our client's best interests ahead of ours. We are proud of our client focused bias and honored to place our client's objectives and goals at the forefront of our endeavors. We believe our client's deserve the highest level of professionalism, which is why we maintain professional designations of the [CFP®](#) and [AIF®](#) and strive to expand our knowledge through continuing education. We believe in disclosure of all facts and material information to our clients.

10. Are you willing to partner with my CPA/Attorney in the financial planning process?

Yes!