

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).

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 utilize Schwab and Fidelity for custodial services but are happy to work with your current custody where possible.

3. How often do you meet with your clients?

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

Depending on investment program, we meet with our clients on a quarterly or semi-annual 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, commission, hybrid?

At Indelible, we are primarily a fee only firm. Insurance licensed advisors may earn trailing revenue for related services. 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.

6. 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 clients 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.

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

Yes!