

### **Our Pledge to Clients**

- As a fiduciary, we are required to always put the interest of our clients first.
- Provide Fee-Only advice, service and wealth management.
- Deliver attentive, personalized, exemplary service.
- Invest our own monies in the same investments we recommend to our clients.

### **Objective, Unbiased Financial Guidance and Planning**

Clients come to us seeking objective, unbiased financial advice from experienced, trusted advisors with over 45 years of combined experience in the financial services industry. They stay with us because of our commitment to exemplary service and our Sleep-Well-At-Night-Investor approach to wealth management. You will never hear a sales pitch for a particular financial product. As a fiduciary, we must always provide our services consistent with what is in your best interest.

### **Fee-only vs. Fee-based financial planning**

If you're looking for trustworthy, objective financial advice, you can't ignore the question of how an advisor is compensated. A fee-based financial advisor may be compensated by a combination of fees and commissions for the services they provide and the products they sell. This can potentially be the worst of all scenarios. The key point to remember is that the reason the phrase "fee-based" is used, is because they cannot represent themselves as "fee-ONLY." Because the emphasis is often on sales, a conflict of interest can and frequently does arise. On the other hand, an independent, 100% fee-only financial advisor is paid only from clients for the services they provide, not the products they recommend and sell. They never accept compensation from a 3rd party. This allows a fee-only financial advisor to provide an objective financial plan that best fits a client's needs without conflicting financial incentives slanting any advice. Because it is paramount that you find out in advance of hiring any financial advisor how they are compensated, [CLICK HERE](#) to print out a free Q&A document that you can use to interview any financial advisor, including your existing one.