

# How to Do Business With Living Wealthy Advisors

We know that most people would benefit from the services of an independent wealth manager, but are reluctant to speak to one about their financial situation. At Living Wealthy Advisors, we strive to eliminate the fear of the unknown when it comes to financial planning, to make the complex simple and give you the confidence to address your financial future head on. These “Frequently Asked Questions” are intended to fill in the blanks and to help make you comfortable calling us for an initial consultation.

## How is Living Wealthy Advisors different from the legion of financial advisors in the marketplace?

- We are independent wealth advisors working as a team and committed to serving our client's wealth needs to the best of our ability and help them live life to the fullest. We have a Certified Financial Planner (CFP®), Certified Public Accountant (CPA) and Certified Life Underwriter (CLU) on staff to solve a host of technical planning needs for our clients.
- We are continually researching new financial planning ideas and financial products to identify innovative solutions to the problems facing our clients.
- As independent wealth management professionals, we do not subject our clients to the conflicts of interest that corrupt the advice of so many financial advisors in our industry. We work on your side of the table throughout our relationship, offering the most competent and objective advice we can muster, uncompromised by advisor vacation contests, commission kickbacks or hidden compensation.

## How are you paid?

Our objective is to charge a fair and mutually acceptable compensation amount that enables us to meet our financial obligations and continue to serve you for many years to come. Our compensation can take many forms to meet your individual needs. We charge hourly planning fees, money management fees and/or receive commissions paid by our independent investment and insurance partners. The actual compensation you would pay us will be customized based on your personal preference and fully disclosed to you.

For our Wealthcare planning clients, our compensation is often a blend of fees and commissions. We ask you to agree up front to pay us for a satisfactory wealth planning experience based on our hourly planning rate. We often reduce the cost of the planning engagement, however, should we recommend to you specific financial products to execute our planning recommendations that would generate additional commission revenue for us.

## Do I have to sign a long-term commitment?

No. While we are looking to create long-term mutually successful relationships, you may terminate your relationship with us at any time. In fact, we would help you transfer your financial accounts with us to another advisor if that is your wish.

## **Will you confuse me with technical terms and jargon that I do not understand?**

The best wealth managers take complicated financial planning concepts and break them down into understandable terms. We are especially adept at making the complicated simpler for our clients by using analogies, visual aids, stories and metaphors to help you grasp the most important financial planning principles.

## **How much risk will you take with my money?**

We encourage all of our investment clients to undertake the Wealthcare planning process so that we can connect your investment risk strategy directly to your prioritized package of goals and plans. Life is not without risk, but we work hard to get to know you and then use every tool at our disposal to match your investments to the amount of risk that is suitable for you.

## **Will you talk to me before changing my investments?**

Absolutely, we would never change your investment strategy and/or individual investments without first speaking with you to justify our recommendation and gain your approval in advance.

## **How often will we talk?**

As often as necessary for you to achieve sufficient confidence and comfort about your financial future. For some clients, this means multiple face-to-face meetings each year; for others an annual personal meeting is sufficient. In the meantime, we will communicate with you by way of our quarterly Wealth Matters newsletter, special letters regarding financial issues that may impact you and by e-mail and/or telephone as appropriate. Finally, you will receive periodic account statements for your investments managed by us and have daily access to your account information through our website [www.livingwealthyadvisors.com](http://www.livingwealthyadvisors.com).

## **Will my personal information be kept confidential?**

Absolutely. We would never divulge any personal information (financial or otherwise) or our private conversations to any third-party, including family members, without your permission. It goes without saying that we would never sell your name to a third party solicitor.

## **Your place or mine?**

We often meet in our client's home or business if that is a more convenient setting to conduct our planning work. We have offices in York, Mechanicsburg and Butler to host private and confidential client meetings.

## **How do I get started?**

The first step is to call our office and schedule a complimentary consultation. We may ask you to gather some basic information for the meeting, but the most important item to bring to our first meeting is an open mind about the Wealthcare planning experience and the right attitude to finally take control of your finances and make the most of this life.

The first meeting is free and without obligation. It serves as a get acquainted session that usually lasts 60-90 minutes. By the end of the meeting, we will have gained a good understanding of your goals and ambitions, current financial challenges and financial resources at your disposal. Likewise, you will leave with a clear understanding about the Wealthcare planning process, how we can assist you and what it will cost to achieve your goals.

If you decide to work with us, we will each sign a Wealthcare planning engagement letter that stipulates the scope of our planning work and the cost of the project. We will then set our first in-depth planning meeting to begin work on your Wealthcare plan.