



FAQ's

1. How do you charge for your services?

We charge clients in a variety of ways based on the services provided. We offer fee-based management, according to assets under management, as well as hourly or project-based service charges and commission-based charges.

2. What is a fiduciary, and are you one?

A fiduciary is an individual entrusted with managing another person's money or property. They are legally obligated to act in the best interests of the person they represent, rather than their own.

Yes, we are fiduciaries! We have designations such as the Accredited Investment Fiduciary (AIF) from Fi360, a company that focuses on Fiduciary education and training to help financial professionals understand and implement fiduciary best practices.

3. What should I bring to our first meeting?

Please bring any financial documents you feel are relevant, such as recent tax returns, investment account statements, and a list of your assets, liabilities, and financial goals. Providing too many documents is always better than not having enough.

4. Do I need a certain amount of money to work with you?

We work with clients at various stages of life and wealth levels. Some services may have minimum investment requirements, but we also offer hourly or project-based planning options.



5. How often will we meet or communicate?

We typically meet with clients semi-annually or annually, with additional check-ins as needed. Communication preferences and frequency are tailored to each client's needs. We also provide an hour-long window each week for clients to call in with any financial questions they may have.

6. How do I get started?

You can schedule a free initial consultation by contacting us online or by phone. This meeting allows us to understand your needs and see if it makes sense for us to work together—no pressure, no obligation.

7. What services do you offer?

As a full-service financial planning firm, we offer retirement and estate planning, investment management, insurance planning, and more.

8. What qualifications and certifications do your planners have?

Our planners have various qualifications and certifications including Accredited Investment Fiduciary (AIF) and CERTIFIED FINANCIAL PLANNER® (CFP) designations, Series 7, 66 and life and health insurance licenses, as well as graduate degrees.

9. What is the difference between a financial planner and a financial advisor?

A financial advisor typically focuses on a narrower scope, often specializing in investment management or a specific area like insurance or retirement planning. They help clients manage and grow their existing investments. A financial planner, on the other hand, takes a broader, more holistic approach, providing a comprehensive financial plan that encompasses investment, retirement, insurance, estate planning, and other areas. Financial planners also have the CERTIFIED FINANCIAL PLANNER® designation, which demonstrates specialized training in comprehensive planning.