

FAQ:

1. What is your minimum investment level?

The old adage is, "if it ain't broke, don't fix it." We have never had a hard and fast minimum asset level, per se, and things have gone pretty well for us - so we don't intend to start now. That said, there are asset levels that make more sense than others to ensure that the fees we charge will make sense for you. Ultimately, our "minimum" is more qualitative than quantitative - you have to like us, and we have to like you. We would not work with a \$20 million client if it were a bad fit and we would work with a \$1 million client if it were a good fit. Talk to an advisor and the compatibility can be better assessed from there. If the need is more "start up" oriented and the fees would be inappropriate relative to the assets, our advisors will still direct you in the right way.

2. How much do you charge?

We custom-price every engagement based on the scope of work and assets being managed. We primarily work off of an asset-based fee, anywhere from 0.5% to 1% of the assets being managed, depending on the size and scope... But we offer flat-fee engagements as well, and so tailor the pricing to each client's situation. What is most important to us is that our fee is holistic - covering the wide array of services we offer - and it is transparent. You clearly see what you are paying, our total compensation. We do not receive hidden fees, third party compensation, or other forms of payment off our relationship with you. What you pay is terminable at any point with no penalty to you, and as you are the one paying us - not a big firm, not a money manager, not a fund, not a trading desk - we have one duty of care - to you. Final comment: Our fees are a fraction of the value we offer.

3. How do I open an account?

You don't. We do. But we only open accounts for clients, and before one becomes a client we need to go through a process with you - to know you, to make recommendations for you, to generate a proposal for you, etc. Start with a conversation with an advisor. We'll take it from there. And if and when it gets to the point of opening accounts, our fantastic operations team does all the heavy lifting.

4. Where can I find info on your investment specifics?

Out of the process described above, any proposal we generate will cover as much or as little investment granularity as is warranted and appropriate. But we are a boutique private wealth advisor, not a mutual fund company. Our investment management is customized.

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