



# FIDUCIARY FINANCIAL ADVISORS



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## APPETIZERS

### MISSION & PHILOSOPHY

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#### CLIENT FIRST. ALWAYS.

*The rest of these menu items will address how we specifically put your best interest first. As a core principle, it drives everything we do. How we charge, what we do, how we do it. It's all driven by the mandate of client's best interest first. Always.*

#### FEES MATTER! LOW COSTS.

*There are typically 2 costs associated with investing: 1) cost of the investments 2) cost of the Advisor. We believe in keeping costs as low as possible (for both). That's why each of our clients has an Advisory cost well below average\*.*

#### INDEPENDENT

*We are employee owned and operated. We have the unique privilege of putting client's best interests first. Very few firms or Advisors offer true independence.*

#### DATA DRIVEN - MATH WINS

*"In God we trust, everyone else must bring data." We didn't come up with it. (W. Edwards Deming did) We believe it though. Each investment goes through a thorough investigation process.*

#### ALWAYS TRANSPARENT

*Do you know how much you pay in investment and advisory fees? Most investors do not and their Advisors want it that way. We want you to know exactly what you're paying and what you get in return.*

#### FEE ONLY, NO COMMISSIONS

*We cannot sell any commission based investment products. To truly put our client's best interest first, we had to eliminate products that paid us before the client. This is another item very few firms or Advisors are willing to offer. We're proud of this.*

#### OPEN ARCHITECTURE

*A fancy way of saying we can invest in a wide universe of options. No proprietary products. No "recommended" with ulterior motives. Just a whole bunch of conflict free investment options.*

#### EAT OUR OWN COOKING

*We follow our own advice. It's not rocket science. You want an Advisor that is willing to stand behind their advice. We're clients at Fiduciary Financial too.*

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## ENTREES

### SERVICES WE OFFER

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#### PLANNING FOR...MY RETIREMENT FUTURE

*We utilize a variety of programs to plan for your retirement success. The process begins with identifying achievable goals and requires accountability along the way. It's important to remember it's not just about getting to retirement, but rather making it through retirement. We specifically plan for healthcare, taxes, social security, charitable gifting, and much more.*

#### ADVISOR COORDINATION

*If your most valuable commodity is time, this service is key. Successful individuals and families often rely on a number of important Advisors. We can coordinate seamlessly with your Attorneys, CPAs, and other Advisors to save you time.*

#### TYPES OF ACCOUNTS:

*401(k) & 403(b), IRA (individual retirement account) including self employed (SEP, Simple, and 401k), Trusts, Brokerage Accounts, and Cash Management*

#### LOCATION AGNOSTIC HELP

*We work with clients throughout the United States.*

## **PLANNING FOR... LIFE & FAMILY**

Your kid's college. Divorce. That dream vacation. Death of a spouse. An inheritance. A settlement. Life has ups and downs and often, both have long term financial implications. We can provide valuable guidance and navigate along the way, making sure your goals remain intact.

## **INSURANCE PLANNING**

Insurance can play an important role in proper estate planning and business succession planning. We work with highly reputable third party insurance consultants and brokerage firms to make sure that your insurance needs are met.

## **TYPES OF INVESTMENT STRATEGIES**

Low Cost Indexing, Money Manager Selection, Individual Equity Portfolios, Option Strategies including covered call writing for income generation, and Alternative Investments.

*\*We measure the relative cost for our clients by looking at our highest fee clients and comparing the annual cost versus the industry average as determined by the third party research group, Price Metrix. We maintain and strive to maintain going forward that we have zero clients with a fee higher than the industry average as determined by the annual Price Metrix study. To discuss specific fee levels for your personal situation, please contact a Fiduciary Financial Advisor.*

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# **DESSERTS**

## **UNIQUE EXTRAS FOR YOU**

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### **MONEY MIND PROGRAM**

Learn and understand how you are motivated to make financial decisions; in other words, what is your money mind? Are you motivated by commitment, protection, happiness, or a mix? (Don't worry - we will clue you in on what each of those motivations mean). Understanding how you make financial decisions sheds a light on what is important to you. This personal way of connecting allows deeper personal advice.

### **EXPERTISE IN YOU**

Leanne Rahn specializes in working with people like you. Feel confident working with someone who works with people like you on a daily basis. The ins and outs of your situation are important and so is getting thorough advice from someone who has expertise in you.

### **RELATIONSHIPS MATTER**

Working with others who you click with is important. This relates to all areas in your life. Relationships should feel right and not forced. Financial Advisor and client relationships should be no different.