

QUESTIONS TO ASK WHEN CHOOSING A WEALTH ADVISOR

You may be looking for help from an advisor for a number of reasons – you’re buying a new home, you’re planning for retirement or your children’s education, or you simply don’t have the time or expertise to stay on top of the constantly changing markets, planning opportunities and tax laws. We recommend asking any potential advisor the following questions to see if their services are a good fit. In order to determine if we’re the right firm for you, we’ve provided our answers.

What experience do you have?

Experience is one of our core strengths. For over two decades, we have been serving families, executives, business owners, retirees, and their heirs. The Financial Partners Group team has extensive experience in tax planning¹, investments, insurance, estate planning and risk management. With over a century of combined experience in the financial services industry, we know what questions to ask and how to customize a strategy to help you achieve your unique goals.

Who do you typically help?

In order to ensure the best experience for our clients, we do have guidelines for accepting new relationships. We work with people whom we believe we can effectively help to succeed over time. What matters most to you matters most to us. Identifying your goals and making measurable progress toward achieving them is what keeps us so enthused about the services that we provide.

Many of our clients are dual-income earning families or single parents with children. Among the professions represented in our client base are attorneys, doctors, business owners, executives, and educators. Furthermore, we have particular expertise in assisting individuals going through life transitions such as a divorce or the loss of a spouse, and we also work extensively with families who have dependents with special needs. We work with people at all stages of life, whether just starting out, mid-career, or retired.

Clients come to us initially for a variety of needs, including:

- Preparing for retirement
- Managing investments

- Dealing with a death in the family or a divorce
- Planning for liquidity events, such as the sale of a business
- Saving for a child’s college education
- Transitioning to a new job
- Preserving an inheritance
- Planning for taxes¹
- Minimizing federal estate and state inheritance tax¹
- Maximizing the impact of charitable giving¹
- Coordinating employer benefits

Not everyone fits all of these, but many of our clients have a good number of these characteristics:

- Willing to delegate – people who entrust financial affairs to others
- Advisory receptive – seeking professional advice
- Sees value in long-term relationships – and recognizes that financial goals are not achieved overnight
- May be transitioning from one life phase to another
- May be in the stage of accumulating assets – at mid-stage of life
- Is seeking to maximize the distribution of assets in retirement
- Has expectations of realistic investment returns
- Desires wealth management – not just investment management
- Views Financial Partners Group as the quarterback of their financial team
- Lives within their means

Is your investment approach cautious or aggressive?

Neither. Our approach is client specific. Any products or services introduced to our clients are based on their individual risk tolerance and goals.

What are your qualifications?

A distinguishing element at Financial Partners Group is the depth and breadth of our associates. This enables us to become your primary financial coordinator. Having credentialed professionals from the fields of investing, accounting¹, business administration and insurance allows us to provide comprehensive financial strategies. Our culture fosters teamwork and collaboration, so that each client of the firm has access to the experience of any and all of our colleagues. Finally, we collaborate with our clients' other advisors to make sure all aspects of their tax, estate, and business planning is coordinated and accurately implemented.

The advisors at FPG have been advocates for the advancement of the Financial Services Industry, holding leadership roles within the Society of Financial Service Professionals, Central Indiana Chapter. The advisors of FPG have been noted in several trade journals and are industry, we know what questions to regular speakers for the National Association of Insurance and Financial Advisors (NAIFA) and the Society of Financial Service Professionals. For more details, please review our bios.

How do you stay current with changes and developments in our field?

Maintaining our licenses and certifications through ongoing ethics, continuing education, and professional development courses and seminars is a minimum requirement, as is staying up-to-date on the latest tax codes, market issues, estate law, healthcare benefits, retirement savings strategies, and more. Our entire team is committed to lifelong learning, continually attending leading edge professional training and actively taking part in several professional organizations.

What services do you offer?

Our holistic approach includes the following suite of services:

- Managed Asset Accounts (Customized Portfolio Design & Monitoring)
- Tax Planning¹ (Optimization and Estimates)
- Investments & Insurance (Life Insurance, Disability Income Insurance, and Long-Term Care Insurance products)

Will I work exclusively with one advisor?

FPG is proud to offer the help of a team of professionals, each member aptly suited to assist you in his/her area of concentration. Our team approach means each team member will be aware of your needs and preferences. Your lead advisor will work with our client services managers, and additional wealth advisors to provide world-class service based on your customized strategy.

While our services are provided in-house, we also coordinate with estate attorneys, property & casualty agents, bankers, and more to give you the service you deserve.

What are the benefits of working with a team versus a sole practitioner?

Continuity. Because multiple team members are aware of your goals and financial status, FPG is able to continue to serve you if your lead advisor is unavailable. Just as we help families plan for the contingencies of life, we too have planned to provide ongoing service to our clients in the event of the death, disability, or separation from service of a team member.

A formal succession plan for our firm is in place to ensure that we can provide service throughout the lifetime of our clients, and to their heirs and future generations.

How much do you typically charge?

What we get paid will depend on your particular needs and the way in which you choose to take advantage of our services. Whether you choose a fee-based managed account, individual securities or an insurance product, we can provide you with an estimate of possible costs based on the products/services chosen. While you may pay separately for one service, we can add the most value by providing a comprehensive, long term, holistic approach to your finances – working on your entire financial picture, each piece of the puzzle – just as we do for a majority of our clients. We are on your side of the fence – we only succeed if you succeed.

Asset based fee for each: Managed Asset Account

Commission: Life, Disability and Long Term Care Insurance, College Savings Accounts (529 Plans), Brokerage Accounts, and Annuities

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What level of ongoing contact can I expect to receive as a client?

As a client of FPG, we will proactively contact you to schedule between one and four face to face review meetings per year depending upon your needs and situation. We discuss a variety of items at these meetings, but mainly focus on three items:

- Changes in your goals
- Changes in tax law
- Change in investment markets

For clients located outside the geographic area of our offices, we will arrange a teleconference.

After each review meeting, we send you a Meeting Summary which lists the items we discussed and reiterates any pending actions – our responsibilities and yours – to ensure we are taking the right steps to help you meet your goals.

Your advisor will be happy to meet you outside of the regularly scheduled reviews for any reason, or if you have a sudden change in your goals or plans. Our team members are available via email or phone as ongoing questions arise.

When you call our office during normal business hours, you will reach someone who will be able to assist you. If they are not able to assist you, someone from the office will return your call with a response within 24 hours. If you leave a message for a team member, your call will be returned within 24 hours, often times, much sooner. A member of the team will reach out to you proactively if there is a need to make an adjustment in your strategy, or if there is an item which requires your action or attention.

Do you benefit from recommending outside contacts?

We receive no monetary compensation for any of the references we provide. We selectively choose professionals that we believe will provide you the same world-class level of service you receive from us. We only want to help you succeed.

What about ethical standards?

The team at FPG operates under the highest ethical standards. We are motivated not only by our own integrity and that of the companies we represent, but are bound by ethical standards of our profession at many levels. In addition, we are regularly audited for compliance with various standards.

We never publicly disclose the names of our clients; however, if you'd like to speak with an existing client for a recommendation, we can put you in touch with someone who has agreed to serve as a reference.

I'm interested in learning more. What are the next steps?

We'll be happy to answer any other questions. Please call our office at (317) 573-5100 or email one of our team members to schedule an introductory meeting. There is no cost for an initial meeting during which we will discuss your goals and determine if we are suited to help you.

You may also visit us at www.financialpg.com.

Questions derived from the Certified Financial Planner Board of Standards, Inc. www.cfp.net.

¹ Neither Financial Partners Group nor any of its affiliates, employees or representatives offer specific tax or legal advice. Please contact an attorney regarding your own personal situation.