



QUESTIONS & ANSWERS

ARE YOU A FIDUCIARY?

Yes, Patrick is an Investment Adviser Representative who has passed the Series 65 securities exam and is an RFC® – Registered Financial Consultant. The fiduciary standard of care obligates us to act solely in our clients' best interests when offering investment advice.

HOW DO YOU MAKE MONEY?

On the investment side, we work on a fee structure based on the assets you entrust us to manage. When we need to utilize insurance products like annuities and life insurance, we are paid commission from those companies directly. We will be very transparent on how we are compensated.

WHAT SERVICES ARE INCLUDED?

We provide comprehensive retirement planning. This will include your income plan, investment plan, tax plan, health care plan and legacy/estate plan, as well as future reviews and updates.

HOW DO YOU USE TECHNOLOGY TO MY BENEFIT?

We have easy reporting and regular updates on your accounts, as well as cutting-edge retirement planning software and privacy/security tools to keep your information safe.

HOW DO YOU HELP WITH TAXES?

We are not certified public accountants, but we do help with guidance on how to create tax-efficient strategies for your retirement future. We help you figure out ways to help reduce or eliminate certain taxes, and we can work directly with your tax professional.

WHAT IS YOUR TYPICAL CLIENT BASE?

We work with pre-retirees (those five to 10 years from retirement) and retirees.

This is our specialty.

CAN YOU GIVE ME A SAMPLE PLAN?

Yes, we will be more than happy to show you a sample plan at our initial visit.

WHAT IS YOUR INVESTMENT APPROACH/PHILOSOPHY?

We take a balanced approach between financial vehicles with principal protection and market-based investments based on your financial needs and goals.



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HOW MUCH CONTACT DO YOU HAVE WITH YOUR CLIENTS? HOW WILL OUR RELATIONSHIP WORK?

Our families are consistently receiving updates from us; for example, we send out weekly and quarterly performance reports. We also have client appreciation events and progress meetings throughout the year.

WHAT ORGANIZATIONS ARE YOU AFFILIATED WITH? HOW DOES THAT HELP ME?

We are in great standing with the Better Business Bureau, the National Ethics Association and IARFC – International Association of Registered Financial Consultants. We provide these affiliations to ensure that we are held to the highest standards and for your peace of mind.

WHO WILL BE THE CUSTODIAN?

It's very important to use a third-party custodian. We currently use Fidelity Investments, Charles Schwab and TD Ameritrade as our clients' custodians.

WHAT BENCHMARK DO YOU USE FOR INVESTMENT PERFORMANCE?

The benchmark that is used depends on the investments we are helping you with. Once that benchmark is selected, you will receive regular updates on how the investments are performing against that benchmark or goals that we have agreed upon.

WHAT ARE THE TAX CONSEQUENCES IF WE INVEST MONEY WITH YOU?

We make sure before we make any changes that we understand any potential tax consequences. We always want to make sure that we are helping to reduce your tax liabilities and make things more tax efficient before moving forward. You should always consult your tax professional.

HOW CAN WE RECEIVE MONEY ONCE WE ARE RETIRED?

Having a solid income plan in place is the cornerstone to a great retirement. Once you are in retirement and you need to replace your paycheck, you can set up your income to come in as you desire. Your deposits can be made monthly, quarterly or annually. You will also have access to more specific distributions as needed throughout your retirement.

Investment advisory services offered through Retirement Wealth Advisors (RWA), a Registered Investment Advisor. Bella Advisors and RWA are not affiliated. Neither the firm nor its agents or representatives may give tax or legal advice. Individuals should consult with a qualified professional for guidance before making any purchasing decisions. Investing involves risk, including the potential loss of principal. Any references to protection benefits generally refer to fixed insurance products, never securities or investment products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

The National Ethics Association (NEA) is a paid membership organization. All NEA Background-Checked members have successfully passed the annual seven-year background checks for criminal, civil and business violations in order to meet the membership standards. However, the association provides no guaranteed assurance or warranty of the character or competence of its members. Always make financial decisions on the basis of your own due diligence.