

What Makes Us Different?

Normal

- Average 1.3% per year fees¹
- No formal commitment to regular communication
- 200-300 clients per advisor²
- “Suitability” standard
- Does newsletters, mass emails, birthday cards, Christmas cards as “client communication”
- No formal service commitment
- Client has to find a third party electronic vault
- Little or sporadic CPA interaction
- Fees are upfront, charges before the work is completed
- Tries to do multiple services instead of mastering one (mortgage, credit cards, business loans, taxes, insurance policies)
- Does not make, store, or share notes from each client meeting
- Transaction costs are extra
- “Cookie cutter” portfolios for clients to fit into
- Principal/ Managing Director is not a Certified Financial Planner
- Principal/ Managing Director is not involved or is removed from investment selection

MWM

- Maximum 1.0% per year fees
- Every Client, Every Month™
- Around 100 clients per advisor
- “Fiduciary” standard
- Mass communication does not substitute for meaningful monthly contact
- Commits to weekly updates during transfers and at least one formal Annual Review
- Part of service
- Formal commitment to CPA involvement
- Charges “in arrears” meaning after the work is done
- Registered Investment Advisor (focused!)
- Always creates, shares, and stores notes from every client meeting
- Transaction costs included in overall fee (“True” 1%)
- Individual portfolio design
- Certified Financial Planner
- Leads investment selection

¹ Wall Street Journal's *Rates Vary Widely As More Advisers Use Fees*

² WealthManagement.com's *Coverage of RIAs*