



**TRINITY**  
WEALTH MANAGEMENT, LLC

**Q:**

How do I choose the right advisor?

What follows are questions that every client should ask a potential advisor.

**A:**

**Choose Trinity Wealth Management.**

We provide answers to these all-important questions with the belief that once you compare us with other advisors you will know you made the right choice.

---

***Q: Why Trinity Wealth Management?***

A: As you consider advisors, you will see similarities across firms. Our wealth accumulation and preservation process rivals that of other firms in our industry in three important ways:

- Our size and independence gives us flexibility to adjust to a rapidly changing financial landscape and to adopt innovative strategies and ideas that benefit our clients.
- We provide customized financial planning based on achievable goals. We offer detailed strategies to reduce income taxes, save for college, mitigate risk to you and your family due to an accident, death or disability, manage your estate, save for a comfortable retirement, and many more.
- Our clients enjoy unparalleled access to our advisors with response times measured in hours or days, not weeks.

***Q: What are your credentials?***

A: Our credentials include Certified Financial Planner™ (CFP®) and Certified Public Accountant / Personal Financial Specialist (CPA/PFS). Professionals holding these designations meet rigorous standards of education and experience. We must demonstrate a high level of competence and ethics in our business practice.

***Q: Do you offer the services I need?***

A: We provide a wide range of services tailored to our client's specific need. Our clients are a diverse group ranging from those just starting to accumulate wealth to those who are financially independent. We evaluate each client situation to ensure they get the proper level of service, whether it is investment advisory service alone or the complete wealth management package.

***Q: How are you compensated?***

A: We are *fee-only* meaning our sole source of revenue is from our clients. We do not get commissions nor do we sell products such as insurance. *We work for you and always place your interests ahead of our own.*

---

---

***Q: How will we work together?***

A: We employ a collaborative approach that initially requires your active participation as we gather and analyze data that you provide. We aid in the implementation of any action plan we formulate, but there are some actions only you can take. Some actions require the help of specialized professionals outside our firm, such as an attorney or tax preparer. If you already have established relationships with these professionals, we work with them to achieve your goals. We also have trusted professionals we can refer you to for specialized assistance executing your financial plan.

***Q: Who will I work with?***

A: One of our advisors is your primary point of contact with which you have direct access. Our advisors work as a team to leverage our specialties in financial planning, investment and risk management.

***Q: What type reports will I get and how do you report performance?***

A: You get account documents from the custodian and we provide quarterly packages. Our quarterly package includes an invoice that clearly shows our fee. We generate reports as necessary to track your portfolio's progress or upon your request. We report performance for assets under management using two calculations: time weighted management and internal rate of return. Absolute dollar value of your portfolio in relation to your financial goals is our primary measure of success.

***Q: What is the size of your firm?***

A: We are a relatively small firm with big firm capabilities. We partner with large financial firms for research and investment products. We receive no financial compensation from these other firms. We are positioned for growth due to the scalability of our technology and our use of state of the art software which allows us to focus on our client relationships. However, we are committed to maintaining a low client to advisor ratio to preserve our "small shop" atmosphere.

---

---

***Q: How do you approach investing for people like me?***

A: We use an investment policy statement (IPS) to identify savings goals then customize your investment strategy to meet those objectives. The IPS includes an asset allocation plan for your investment portfolio with rebalancing triggers designed to keep your portfolio aligned with your objectives.

***Q: How do you measure performance?***

A: We measure your portfolio return against a broad market index (usually the S&P 500) and a blended return across all asset classes. The true measure of performance is simply the value of your portfolio versus your financial needs and goals.

***Q: How do you approach investment style?***

A: We have access to virtually every type of investment. We primarily use equity and bond mutual funds, individual equities and bonds, exchange traded funds (ETF's) and alternative strategies which can be a hybrid of traditional investments, commodities, managed futures, or master limited partnerships (MLP's).

***Q: How do you approach investment decision making?***

A: Our views may change based on market valuations. All accounts we manage at our custodian allow us discretionary trading authority. This gives us flexibility in managing the portfolio allowing us to seize upon fleeting opportunities. However, wherever possible, we work collaboratively with our clients rather than rely on a 'take it or leave it' approach. In fact, over the years our clients have made important suggestions to our practice that we adopted.

***Q: Where will my assets be held?***

A: We use Charles Schwab Institutional as our custodian. Schwab is the industry leader, has several layers of client protection and provides a broad array of products and services. *We do not take direct possession or custody of client assets.*

***We welcome an opportunity to meet with you and your family to discuss your needs and our services.***

***Please call or e-mail us to arrange a time to meet.***

---