



Frequently Asked Questions

What is a Financial Plan? A Financial Plan is a document written specifically for you to determine if you are on track to reach your financial goals. If you and your goals are misaligned, we will provide suggestions to you to assist you in getting back on track. Items for review in your Financial Plan include tax strategies, retirement timing, investment allocations, estate planning, insurance, education goals, debt reduction, etc.

What is a Fee-Only Financial Planner? A Fee-Only financial planner's only compensation comes from the client. In other words, the planner receives no commissions, selling incentives, or compensation from any other party. This structure ensures that the advice we provide is in your best interest. Fees for ongoing investment management are paid quarterly and are typically debited directly from one of your TD Ameritrade accounts.

Where will my assets be held? If you become a client, we will open the appropriate TD Ameritrade accounts for you in YOUR name. You will always have access and control of your assets. Moneywatch Advisors, Inc. will have a Limited Power of Attorney on the accounts that only allow for trades to be executed in them.

What is a Financial Questionnaire? Much like a doctor's questionnaire, the financial questionnaire gives an overview of your financial situation. It also provides a structure for the first meeting and increased efficiency.

How is the first meeting conducted? The initial meeting normally takes about an hour and is an opportunity for you to get to know us and for us to get to know what is important to you. You will learn of our service offerings and we will help you to clarify your goals and aspirations.

Will I have a Financial Advisor assigned to me? While you will be provided with a personal financial advisor, we work as a team. Each member of our firm has a different specialty and you are welcome to speak to any team member at any time. In review meetings, you will normally see your personal financial advisor, but depending on what will be discussed during that meeting, you may meet with several different team members. For example, an in-depth review of your portfolio would involve a member of the investment team that is doing the investing in your portfolio.