



Why advisory?

How to address common challenges and questions


Challenge

Addressing fees

1

Solution

Simple fee structure



Why would I pay an advisory fee now?

Talking Points

- Commission-based advisors receive a commission for making a transaction on your account.
- Fee-based advisors receive one fee based on your assets that the advisor is managing.
- By switching to advisory, your fees are more transparent, and I have a vested interest helping grow your account.

Challenge

Addressing change

2

Solution

We're constantly evolving

I'm content where I'm at. Why are you making this change?

Talking Points

- Helping you reach your financial goals is my primary objective. I'm always evaluating how we support your goals through various products, support, and services.
- With a fee-based business model, I'll be able to constantly solve for your evolving needs and challenges without a charge for each transaction I make.


Challenge

Addressing extra effort

3

Solution

It's worth the effort



Paperwork is a chore. Do I have to review and complete new paperwork?

Talking Points

- It's possible you will need to complete new paperwork, but we'll leverage e-sign capabilities to ensure the process is efficient.
- With this move, I'll have access to a wider universe of investment products to choose from that align to your goals as they evolve.

Why advisory?

Challenge
Addressing the best fit

4

Solution
Fiduciary standard

We've been doing trades for years. Why do you think this is the best fit for me?

- Talking Points**
- Switching to a fee-based model holds us to a fiduciary standard, which means we're regulated and held to a standard where advisors must put their clients' interest above all else.
 - I have always put your interest and needs first. By switching to this model, it formalizes this and ensures you're receiving the best course of action, avoiding any conflicts of interest.

Challenge
Addressing tax implications

5

Solution
We'll partner together



Will this change cause a taxable event?



- Talking Points**
- It's possible that there are tax impacts that will occur. We will review your account together to determine the best path forward based on your needs.
 - In addition, I strongly encourage that you reach out to a tax professional for any specific questions that may come up during the process.

Resources
Why advisory?
A client-approved flyer on the benefits of advisory.



We're here to help

Contact the Investment Advisory to help walk you through transitioning to advisory.

 **877-773-8130**
 **ia@osaic.com**

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