



I can't do this myself! How do I find someone to work with that will keep me on track?

This is why a Registered Investment Advisor like O'Connor Wealth Management, Inc. can help you.

We are in this with you for the long term. The key to your success will be following a few ideals of our founder and CEO, John O'Connor.

1. Nothing happens without a plan.

- a. We focus on you and your financial goals. Before we make any recommendations or even charge a fee, we learn about you and your family.
- b. Based on this information, we can determine how we can best serve you.
- c. We continue to work together over the time period to answer questions, evaluate how your progress is going, and any additions or changes to the initial plan.

2. Know your advisor...How are they paid, are there conflicts of interest, do they have quotas to reach.

- a. We are fee-based which means that we are paid either hourly, a flat fee, or as a percentage of the account (normally 1% of the account each year). We aren't selling products so there aren't commissions, and our fee increases as your account goes up which keeps our interests in line.
- b. We are independent advisors. We are not tied to any banks, insurance companies, or large brokers. Your accounts and statements are handled by a third-party custodian (TradePMR, Capital Group, Fidelity, etc.).
- c. We have zero quotas because we have the pleasure of working with the clients we want to work with. Many brokerage firms connected to banks are required to sign their clients up for banking services. Since we are independent, you can bank anywhere you like, and we can make the best recommendation for you since we are not focused on selling products.

3. Know your expenses...How much will that investment cost me?

- a. With individual stocks, bonds, mutual funds and ETFs, there are transaction costs when you buy/sell as is normal policy at the majority of brokerage houses.
- b. Since we are fee-based, none of our mutual funds have sales charges or "loads".
- c. Individual stocks and bonds have zero expenses beyond the transaction cost.
- d. Mutual funds and ETFs often have an annual expense charge that we clearly identify for you. This comes right out of your annual return, and we work to find the fund or ETF with the lowest expense and best performance to reduce your costs.

4. Keep your money liquid...Can you get your money at any time?

- a. We solely recommend investments that can be sold at any time without penalty. This includes individual stocks, bonds, mutual funds, and ETFs. You are able to receive all of your invested funds within a few days.
- b. We specifically do not recommend non-traded REITs, annuities, or other alternative investments that tie your money up. These investments are often high cost and make it extremely difficult to get your money back once it is invested. While advertised frequently on the radio as an option to avoid stock market risk, the costs and lack of liquidity often makes these a bad deal.