

Financial Advisor Interview Questionnaire

Advisor name: Cyril S. White
Company Name: White House Financial & Settlement Consulting, LLC
Date: September 1, 2022

Why did you become a financial advisor?

I became a financial planner because next to my family, the most important thing to me in life is personal freedom and self-reliance and one cannot be truly free if they do not have financial freedom and security. I also firmly believe that to get what we want we need to help others get what they want and therefore I receive great personal satisfaction helping our clients achieve financial freedom and security as well. I witnessed my family struggling with money when I was growing up and not having this freedom while my wife's family did due to smart financial planning.

What is your educational and experiential background as it relates to personal financial planning?

I have a Bachelor's of Science degree in Engineering Physics with a concentration in Computer Science from the University of Michigan and a Master's in Business Administration with a concentration in Finance and Investing from the University of Chicago.

I have been in the personal financial planning field full time since 1997.

What are your financial planning credentials / designations and affiliations?

Certified Financial Planner™ (CFP®)

Master's in Business Administration (MBA) Finance & Investing Concentration

Certified Structured Settlement Consultant (CSSC)

What are your areas of specialty?

Inspiring middle age, active women who are going through a life transition such as a marriage, divorce, the death of a loved one, retirement or a career change to be more confident and have less anxiety through the financial planning and wealth management services we provide.

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www.whitehousellc.com

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Please describe your most common engagement / service provided? What type of client or client situation do you target?

Working with middle age, active women and their families to create, implement and monitor plans to assist them with being successfully prepared and able to navigate life's changes including:

- 1.) Retirement / Career Change
- 2.) Saving for specific goals
- 3.) Paying off debt
- 4.) A legal settlement
- 5.) The death of a loved one
- 6.) Disability
- 7.) Marriage / Divorce

Are you a registered representative of any broker / dealer? Are you a licensed insurance agent with any company or agency?

Yes, I am a registered representative with LPL Financial.

Yes, I am licensed with multiple insurance companies directly, however, not with any specific one agency.

Are you a fiduciary? Yes No

How are you compensated?

We charge an hourly rate of \$200 for our financial analysis and planning work and/or a percentage of assets under management if we are actively managing investment

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portfolios for the client. Our asset management fee typically ranges from 0.50 to 1.25% per year.

On structured settlement annuities, life and disability insurance we are compensated by commissions paid by the insurance companies with which the business is written. We quote with all the best insurance companies based on our client's needs and are not a captive agent to any specific company or companies.

Do you have minimums for assets, account size, annual fees paid, etc.? Yes No

We do not have account or fee minimums for clients. We use the following criteria to evaluate whether working with a particular client would be mutually beneficial for both of us:

- 1.) Can we help them?
- 2.) Can we help them at a reasonable cost?
- 3.) Will we enjoy working with them and them with us?
- 4.) Will they be able and willing to refer other ideal clients to us if we do a good job for them

What is your typical fee or charge for an initial financial analysis or planning engagement?

Between \$750 to \$1,500 depending on the complexity of the engagement.

Do you have a written investment strategy? Yes No

Do you have written business continuity and succession strategies? Yes No

Please describe briefly your approach to investing. Are there any particular philosophies or strategies that you prefer to implement for your clients?

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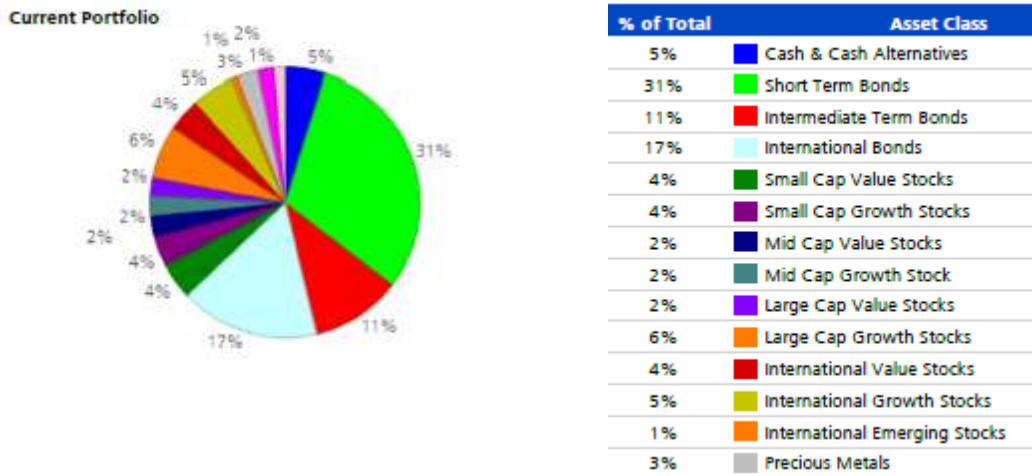
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We practice a diligent *Dynamic Tactical Asset Allocation* portfolio management system strategy which means that *over time* a client's portfolio would be split up among the asset classes (e.g., Stocks, Bonds and Cash) to try to replicate a *Target Asset Allocation* (such as that shown in the pie chart below). The client's *Target Asset Allocation* is derived from their investment time horizon, their goals, financial needs, risk tolerance and our extensive experience working in the capital markets. We dynamically reduce the volatility of their *Target Asset Allocation* as they get closer to needing to use their portfolio assets to satisfy their financial goals.



To implement the client's *Target Asset Allocation portfolio* we can recommend other investment advisors in the area whom we have vetted or show them how they can do it themselves.

What sorts of investment vehicles do you typically recommend in client portfolios (mutual funds, stocks, individual bonds, etc.)? Are they publicly traded securities?

The vehicle that suits the clients' goals best. Yes, all of the investment vehicles we used to implement our clients' plans are publicly traded.

Do you provide a written agreement detailing the total amount of compensation and services that will be provided in advance of an engagement? Yes No

Do you provide a thorough written analysis of one's financial situation and recommendations? Yes No

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Do you offer assistance with implementation of the plan? Yes No

Will you provide a second opinion or one time review? Yes No

What makes you and your firm different from other financial advisors and firms?

- 1.) I focus solely on helping people and not on how much money I can make
- 2.) I treat each of my clients like they are my ONLY client
- 3.) I have been helping clients achieve their financial and life goals since 1997. I have helped them weather and thrive in many significantly challenging financial markets.
- 4.) I have a team of 9 at Four Financial Management, the firm I merged my practice with in 2014, including four senior partners each with almost as much experience as I have. This allows me to offer my clients a full service, systematized, team approach
- 5.) We are continuously writing down, systematizing and optimizing all of our firm processes and systems to enable us to provide a consistent, repeatable and exceptional client experience.