

Financial Advisor Interview Questionnaire

Advisor name: Cyril S. White
Company Name: White House Financial &
Investment Solutions, LLC
Date: May 30, 2013

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. This is also why I always wanted to be my own boss and run my own business. 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 all the time when I was growing up and not having this freedom while my wife's family did due to smart financial planning and owning their own business.

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

I have a Bachelors of Science degree in Engineering Physics with a concentration in Computer Science from the University of Michigan and a Masters 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®)

Masters in Business Administration (MBA) Finance & Investing Concentration

Certified Divorce Financial Analyst (CDFA)

Certified Structured Settlement Consultant (CSSC)

What are your areas of specialty?

Helping a select group of busy professionals and entrepreneurs successfully prepare for and navigate life's changes through financial independence and security.

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

Working with individuals and families to create, implement and monitor plans to assist them with being successfully prepared and able to navigate life's changes including:

- 1.) Becoming employment independent;
- 2.) Starting a new business
- 3.) Transitioning ownership of a business
- 4.) Transitioning children to be independent
- 5.) The death of a loved one
- 6.) Disability
- 7.) 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 of the Sigma Financial Corporation a broker / dealer located in Ann Arbor, Michigan.

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

Are you a registered investment advisor representative? With the SEC? or State(s) of

Yes, I am a registered investment advisor representative with Sigma Planning Corporation and in the states of Michigan, Colorado, Florida, Texas and Washington.

Are you a fiduciary? **Yes** **No**

How are you compensated?

Fee and Commissions (“fee-based”). Provide typical breakdown:

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The way we are compensated is completely up to the client. Some clients pay us a one time flat fee for an analysis and our recommendations. About half of our clients pay us an ongoing fee of approximately 1.00% per year on the assets that we custody and manage for them. This fee includes not just the transactions and advice on the assets we custody but any other advice on their entire financial plan as well. The fee is billed quarterly and taken directly out of the money market funds in the accounts. The other half of our clients prefer to compensate us via commissions from the specific investment vehicles we are using to implement their financial plan.

Again, the way we are compensated is completely up to the client.

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 engagement?

Between \$950 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

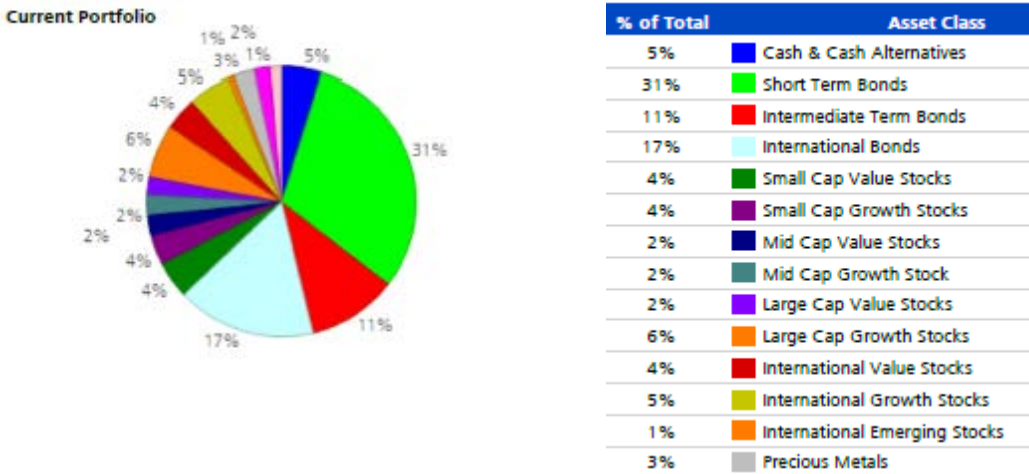
Please describe briefly your approach to investing. Are there any particular philosophies or strategies that you prefer to implement for your clients?

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

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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 select from a proprietary list of independent investment managers, low expense mutual and exchange traded index funds. In addition, prior to implementing the client's *Target Asset Allocation* (i.e., buying or selling securities), we take into consideration where the various asset class valuations are relative to the overall capital markets. We also consider any tax ramifications of any transactions prior to implementation.

We then regularly rebalance the actual portfolio asset allocation with the target allocation while taking cash flow needs, current market conditions and tax considerations into account.

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

We typically employ independent investment managers, exchange traded and mutual funds in client portfolios. We also buy, sell and hold individual stocks and bonds depending on the particular client need.

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

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

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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.) This is my LIFE, and PASSION and not just my JOB! I love what I do and the success of our clients directly correlates to the success of our firm and my family.
- 2.) We have significant experience dealing with very complex and sophisticated financial challenges and strategies yet also the experience and ability to help clients from all walks of life and levels of sophistication.
- 3.) I am not a one man show and work with a dedicated and experienced team at our firm which is focused solely on helping our clients achieve their financial goals.
- 4.) Our firm has all the resources, experience, and sophistication of a large firm with the client focus and attention to detail of a small one.
- 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.
- 6.) Our Core Firm Values which are:
 - I.) Commitment to Client Success & Service
 - II.) Commitment to Excellence & Continuous Improvement
 - III.) Commitment to Our Community
 - IV.) Commitment to Health & Wellness



Signature of Planner

May 30, 2013

Date

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Name of Firm