



## 10 Important Questions You Should Ask a New Advisor

### 1. What experience and qualifications do you have?

InteGrIGEN's founders Brad Glickman and Samantha Fraelich-Rohe are both CERTIFIED FINANCIAL PLANNER™ professionals. Brad started working in the industry in 1995 and Samantha started in 2000. Brad has a Bachelor of Science degree in Finance from Tulane University and Samantha earned her Bachelor of Science in Business Administration from the University of Phoenix. Prior to founding InteGrIGEN with Samantha, Brad has spent close to 20 years at another local firm working his way from Relationship Manager and Investment Advisor to President. Samantha had a similar path and ultimately became a Vice President at the same firm.

### 2. What is your approach to financial planning?

We act as our clients' Family CFO and we engage in a deep discovery process with the clients. The goal is to learn our clients' financial vision and help them form a plan that will honor their values and accomplish their purpose. InteGrIGEN stands for integrity in our relationships with multi-generational families. Though our clients' situations often change, our ability to adapt remains constant. We ask questions some people aren't expecting their financial advisor to ask such as:

- Why do you do what you are doing right now? Why is it important to you?
- Are you now where you thought you would be 5 years ago?
- What keeps you up at night?
- We ask our clients to envision what retirement looks like...where they are, who they are with, how they are spending their days?

### 3. Who is your typical client?

Our new clients are those nearing retirement and transitioning from the accumulation phase to the distribution phase when they will begin drawing from their assets. Retirement can be a scary time for many people and we take great pride in helping our clients face their retirement with anticipation and not anxiety. Brad and Samantha enjoy working as a team and jointly serve many of their clients. Samantha also has experience working with people who have lost their spouse whether through death or divorce. She finds great purpose in helping these clients navigate through the emotional and financial aspects of these transitions with the hope that they feel more peace and confidence.



#### **4. What services do you offer?**

We act as their Family's Chief Financial Officer (CFO) and address multiple facets of their financial lives including:

- Wealth Management
- Risk Management
- Tax Planning Strategies
- Estate Planning
- Cash Flow Management
- Philanthropy

#### **5. How will I pay for your services and how much do you typically charge?**

If we are completing a financial plan for a fee for you, then you will write a check made payable to "Maryland Financial Group." If you are paying us advisory fees for investment management, we will deduct the percentage (for example 1%) from each investment account at the beginning of each quarter based on the prior quarter's ending value. In this example, you pay 0.25% per quarter from your accounts to pay the 1% annual advisory fee. We think this puts us on the same side of the table as of our clients. As their accounts go up, our compensation increases, but when their accounts fall, our compensation is reduced as well.

Our average advisory fee is 1.00% and that depends on the amount of assets under management. Our financial planning fees run anywhere from \$3,000-\$5,000 depending on the level of complication. We will always tell you the price in advance of us completing the work. This fee includes unlimited updates and "what-if" scenarios to the plan for a period of one year. Assuming we receive advisory fees through our investment management services, we will continue updating and monitoring your financial plan without charging an ongoing planning fee.

#### **6. Will you be the only person working with me?**

Regarding your financial plan, yes, you will always work with one of the managing partners regarding your financial plan and your investments. When it comes to opening new accounts, general account maintenance, or anything administrative, you may work with one of our operations team members.



**7. Will you provide all documentation in writing?**

Absolutely. For our financial planning services, we provide a *Financial Planning Account Agreement* that outlines what our responsibilities are to you and what we will ask of you throughout the process as well. For our investment management services, together we will complete an *Investment Policy Statement* that will clearly identify the goals and risk tolerance for each account as well as an *Investment Management Agreement* that will clearly outline the fees involved. You will also receive a copy of our RIA (registered investment advisory) firm, Maryland Financial Group's ADV as well as Brad and/or Samantha's ADV Part 2B.

**8. Do you sell proprietary products or could anyone besides me benefit from your recommendations?**

We greatly value our independence and that is why we chose to affiliate with LPL Financial, the country's largest independent broker dealer.<sup>1</sup> We do not offer any proprietary products and make sure that our compensation remains competitive within the industry. We are fully transparent and will disclose all costs including advisory fees, commissions (if applicable), and underlying investment expenses.

**9. Have you ever been publicly disciplined for any lawful or unethical actions in your professional career?**

No. Neither Brad nor Samantha have ever been accused of unlawful or unethical behavior. To verify the information of any investment professional, go to [www.brokercheck.finra.org](http://www.brokercheck.finra.org)

**10. What is your firm's succession plan?**

While many people seek experience when choosing an advisor, it is important to also consider how long that advisor will be working with you and your family. One of the benefits of working with Integrigen Wealth Management is that Brad and Samantha have over 40 years of combined experience, but both are well under 50 and have long careers ahead of them. They look forward to helping you *through* retirement, not just during the beginning years. If something happens to either Brad or Samantha, since they share the same values and approaches, one can easily step into the other's shoes. When the time comes for them to retire, they will choose an appropriate successor(s).

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<sup>1</sup> as reported by Financial Planning magazine 1996-2018, based on total revenue.