

Advisor “Right Fit” Scorecard

Interpreting your Results

Consider Your Profile

After completing the Scorecard, you will receive a Total Score. Compare your Total Score below to see what type of Investment and/or Advisory Platform might be the “Right Fit” for you and your Family.

The Do-It-Yourselfer

You are comfortable with managing everything yourself and are willing to spend the time it takes to manage your family's finances. You enjoy reading and learning about financial topics, including taxes, investing, loans and personal finance. You have the time to systematically review your present financial situation and plan for the future. You are comfortable making financial decisions and confident about planning for retirement. You are comfortable with market volatility, and can handle the ups and downs of the investment markets. You prefer not to pay for investment advice and want to invest as cheaply as possible.

You may consider the use of “self-directed”, and discounted financial advisory services. It may be best to consider direct investing through a provider such as Vanguard, T. Rowe Price, or Fidelity Investment or use an automated investment service like: Wealthfront, Betterment, Schwab Intelligent Portfolios.

The Empowered Client

You prefer to hire a professional to take over and take charge of managing your families finances; someone you can delegate to. You may be a brain surgeon but you wouldn't operate on yourself. You want someone to reduce your financial stress and make the load lighter; help you avoid making costly mistakes by challenging your thinking and holding you accountable. You are willing to pay for access to someone with expertise and knowledge you may not have. Someone who can help reduce taxes, avoid taking unnecessary risks and protect the things you've worked so hard to accumulate.

The Minimalist Client

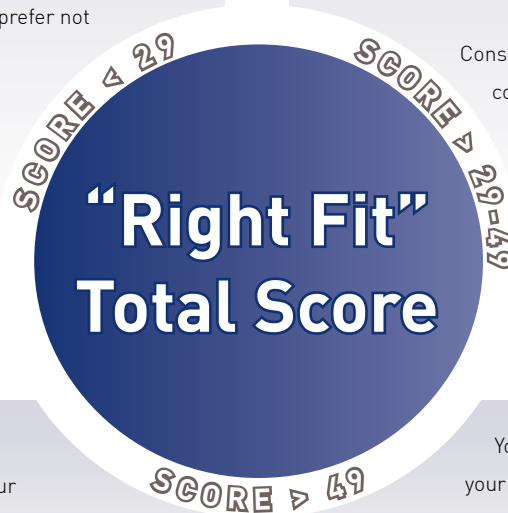
While you may share some of the characteristics of the Do-It-Yourselfer, you may not have the time to build and maintain a complex and successful financial strategy on your own. A little hand-holding from a professional when markets get volatile may be appealing and help keep you on track. You may prefer a more collaborative relationship where you can “bounce ideas” off someone, but ultimately, you want to be in charge and “call the shots”.

Consider the use of “guided” advisory services, giving you access to an investment consultant or “service desk”. Vanguard, Charles Schwab, Fidelity, and others offer such services, in which you can access advice in helping to construct a portfolio of proprietary mutual funds.

Additionally, many large “wirehouse” firms such as Merrill Lynch, Morgan Stanley, UBS and Smith Barney may also offer similar options for collaboration with a more experienced financial advisor and may offer a more personalized experience.

You want someone you can trust; a personal advocate focused on pursuing your best interests over the long term.

You are a candidate for a premier Private Wealth Management or “Multi Family Office” service offering, which offers a highly customized advisory experience. You may wish to seek a referral to an Independent “Registered Investment Advisor” firm, such as Concentus Wealth Advisors.





1000 Continental Drive, Suite 560, King of Prussia, PA 19406
610-994-9190 main | 855-568-1500 toll-free | 610-964-9190 fax
www.concentuswealth.com **@concentuswealth**

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