

Questions to Ask a Financial Advisor and Our Answers

1. Are you a fiduciary and will you sign a fiduciary oath?

Yes, as a Registered Investment Advisor firm we are a fiduciary. Gardey Financial Advisors is registered with the U.S. Securities and Exchange Commission (SEC).

As fiduciaries, we are bound by the highest ethical standard and will always put your interests first.

Please find our signed Fiduciary Oath located on our website under the Resources tab or we would be happy to email you a copy.

Gardey Financial Advisors does not sell financial products, nor do we pressure you to purchase any financial product from any other professionals.

2. What Services does your firm provide?

Gardey Financial Advisors services are comprehensive and thorough. Regardless of your stage in life and unique circumstances, we are here to assist you in planning and executing your dream retirement.

- Goal setting
- Pre-Retirement Planning
- Post Retirement Longevity Planning
- Investment Management
- Risk Management
- Tax minimization
- Estate Plan Coordination
- Insurance review
- Social Security Planning
- Medicare Discussion
- Assistance with newly married, widowed, divorced, and incapacity
- Budgeting and Cash Flow Planning
- Trustee Services
- Voting Proxy Services
- Gifting and Philanthropic Guidance
- College planning
- Real Estate Investment Analysis or Evaluation

3. What is the professional background of your staff?

Our professional staff includes Certified Financial Planner (CFP®) professionals, one Chartered Financial Analyst (CFA®), charterholder, members of The National Association of Personal Financial Advisors (NAPFA), one Investment Advisor Certified Compliance Professional (IACCP®), one expert in Social Security benefits, and a highly trained administrative staff totaling over 150 years of combined industry experience.

4. What happens if my Financial Advisor is no longer a part of your firm?

Our firm will transition you to a professional and caring new Financial Advisor for you to work with. Here is an example of how Gardey Financial Advisors transitioned clients from a retired advisor to their new advisor.

- Our advisors get to know our clients very well as they work together, developing a deep understanding and a strong relationship with each client.
- Our retiring advisor was able to best match his clients to their new advisor based on this deep client understanding.
- The retiring advisor gave the new advisor a detailed history of each client which allowed the new advisor to become familiar with each client before they met.
- Both the retiring advisor and the new advisor met with each client together, this was a “get to know you” meeting. The transitioned clients have been very happy with their new advisors and are pleased to have remained with Gardey Financial Advisors—a firm they consider their financial home.

5. Will you coordinate your advice with my tax accountant?

Yes, we will work closely with all your other professional advisors including your accountant, estate-planning attorney, insurance agent, etc. as needed, to help you best achieve your financial dreams.

6. How will you set the level of Investment risk of my portfolio?

Gardey Financial Advisors works one on one with our clients to set the level of investment risk based on each client's risk tolerance profile and their specific and unique financial needs and goals. Once the risk tolerance profile and financial goals have been identified, we develop and implement a Personal Investment Policy that guides our investment process.

7. What is your investment strategy?

Our firm utilizes the principle of a multiple-manager strategy by constructing portfolios that contain multiple investment strategies, with each strategy being implemented by one or more independent investment managers. The benefit of utilizing this method results in a smoother investment ride and a more predictable outcome. Exposure to these high-performing managers is achieved by using institutional class share no-load open-ended mutual funds, exchange-traded funds (ETFs), and index funds. In this way, one does not have assets concentrated solely in a single poorly performing strategy or investment.

8. How often will my portfolio be reviewed?

The investments and asset allocation in your investment portfolio are continually monitored. Rebalances are scheduled annually and as needed.

9. Where will my assets be held?

We use third party qualified custodians not associated with Gardey Financial Advisors to custody client assets. We work directly with the custodian's dedicated institutional advisor service team for all client account-related needs.

10. How will we communicate and how often?

- We offer the choice of in-person or virtually scheduled meetings up to three times annually based on the complexity of each client's financial plan and circumstances.
- We are available anytime during working hours, by phone and email for unlimited consultations.
- Other meetings are scheduled as needed to review your unique circumstances and answer your specific questions.
- We provide our clients with two comprehensive Financial Reports per year.
- We offer the use of an electronic portal for secure document exchange and anytime updates.
- Our advisors will periodically send you specific communications based on your unique circumstances.
- Educational E-Newsletters are sent out approximately every other month.
- Clients receive or have digital access to their monthly custodian account statements.

11. Do you require a minimum size investment?

We best serve clients looking for exceptional client service, who value a long-term partnership, and have a minimum of \$500,000 in investable assets.

12. How do you get paid?

Our compensation is "Fee-Only" and is based on a percentage of assets under management, which is the method of advisor compensation that is the most transparent and objective to minimize conflicts of interest. This means that we are compensated solely by our clients, so our focus is on what is best for you and not that of selling you financial products or frequently trading securities.

13. Has your firm or any of its Advisors been sued, had complaints filed against them, or had arbitration claims made against them by any of your current or former clients?

The short answer is no. Neither the firm nor its advisors, past or present, have been sued, had arbitration claims, or complaints filed against them. Gardey Financial Advisors, as a Registered Investment Advisor (RIA) and our advisors, as Investment Advisor Representatives (IAR), are required to disclose this information annually on the Form ADV and the U4 form filed with the Financial Industry Regulatory Authority (FINRA).ⁱ

14. Why should I hire your firm as my Financial Advisor?

Have you ever asked yourself, “Am I doing what is best with my finances?” Or “I wish I had help with my finances years ago.” If so, you are not alone, Gardey Financial Advisors works with clients to answer these questions and more by providing professional advice and world class service.

While having a healthy sum of savings is great, managing it can be stressful. There are a lot of moving parts at any given moment affecting your taxes, your ability to build wealth, and your ability to protect what you have built. These are just some of the main reasons why professional management can be beneficial.

With Gardey Financial Advisors, you get a team of trusted financial partners with expertise in financial planning, investment management, tax planning, estate planning, and retirement planning so you can make sure all your bases are covered. Our goal is to make managing your money easier and less stressful, knowing you have a dedicated team of professionals looking out for the ongoing financial success of you and your loved ones.

When you need someone to talk to, we are here to discuss your concerns and answer your questions. Where you lack understanding or may be confused, we are here to educate and simplify things. Your specific goals and dreams are our top priority no matter where life takes you.

Publication Disclosure:

“To better understand the nature and scope of the advisory services and business practices of Gardey Financial Advisors Inc., please review our SEC Form ADV Part 2A and ADV Part 3 (Form CRS) available via the SEC’s website, www.adviserinfo.sec.gov You can search this site by a unique identifying number, known as the CRD number. Our firm’s CRD number is 105337. (Click on the link, select “Investment Advisor Firm,” and type in the firm name. Results will provide you both Part 1, 2 and 3 of the Gardey Financial Advisors Form ADV.) Statistics from third-party sources are deemed to be accurate but have not been confirmed by Gardey Financial Advisors.

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