

The True Value of Financial Advice



ALL SEASON
FINANCIAL ADVISORS

Create Wealth | Defend It™

All Season Financial Advisors

Introduction

Most of the time when people say something is too expensive, they mean their expectation for value does not (nor will not) match what you are asking them to pay.

When it comes to a financial advisor, one must unpack the VALUE offered to determine whether or not the service is worth the price.

We know that All Season Financial Advisors is not the lowest cost provider. But, we are competitive in cost and believe you get what you pay for.

In this whitepaper we will delve into the true VALUE we offer to you as a client of All Season Financial Advisors. We want to open and transparent about our offering so that you can feel comfortable with the decision to use us to help meet your financial goals.

Feel free to use our framework in evaluating any prospective financial advisor.

VALUE: What Are You Getting From All Season Financial Advisors For The Fee You Pay?

The biggest question in the VALUE discussion is what are you getting when you work with a financial advisor.

In this paper we want to discuss the breadth of our offering at All Season Financial Advisors. We will not only discuss the quality of service, but also speak to the breadth of services we offer clients.

We will break this paper into the following VALUE propositions:

Value #1: A True Fiduciary

Value #2: Wealth Management ... Not Just Money Management

Value #3: A Fully Integrated Service Offering

Value #4: A Pile Of Perks

Value #5: Consistent And Clear Communication

Our challenge is to demonstrate the VALUE we bring to clients.

VALUE #1: A True Fiduciary

Thanks to the new SEC regulations from June 30, 2020, called Regulation Best Interest-- or Reg. BI for short-- financial advisors must clearly state in their CRS (Client Relationship Summary) whether or not they have any conflicts of interest in providing financial advice.

This should be your baseline.

If an advisor cannot say they are a Fiduciary-- i.e. acting in your "best interest"-- in writing, then you should probably look elsewhere.

It goes with out saying; we all want to work with people who have our best interest in mind!

All Season Financial Advisors is a clear Fiduciary to our clients, as stated in our own CRS (https://reports.adviserinfo.sec.gov/crs/crs_110404.pdf). As fee only advisors, our compensation is tied to the success of growing your wealth over time.

VALUE Question #2: Wealth Management ... Not Just Money Management

You should also assess whether an advisor is in the business of managing your money or managing your wealth.

There is a big difference between the two.

Holistic Wealth Management looks at all the risks and opportunities of your financial situation from financial planning, investments, tax planning, and estate planning. Paying attention to all these aspects of your life increases the chances of you meeting your financial goals.

At All Season Financial Advisors we offer comprehensive Wealth Management Packages for the same fee as many other advisors charge to just manage money.

Our virtual wealth management network includes CPA's, CFP's, and estate attorneys working in collaboration on your behalf. This team of professionals uncovers your ability and tolerance to take risk, designs a portfolio to meet your expenses (both pre- and post- retirement), focuses on asset location for tax efficiency, and builds an effective estate plan.

Our goal is to help you avoid outliving your money and give you the freedom to pass your wealth to your heirs and worthy causes that mean the most to you.

You can find our network of Wealth Management Partners on our website (<https://allseasonfunds.com/our-team/>).

VALUE Question #3: A Fully Integrated Service Offering

As we discussed above, addressing all aspects of your financial picture is important to helping you meet your financial goals.

Coordinating between the professionals working on investments, financial planning, estate planning, and taxes is a critical component to success.

As demonstrated by the graphic below, here at All Season we have a fully integrated service offering with all of the professionals working on your behalf. As a firm we have Wealth Management Packages that subsidize the work done by each designated specialist.

Service Offering and Responsibilities	Typical Financial Advisor	All Season Financial Advisors
Asset Management	Yes	Yes
Financial Planning	Some	Yes
Tax preparation and Tax strategy	No	Yes
Estate Planning	No	Yes

A full description of our Wealth Management Packages can be found on our website (<https://allseasonfunds.com/wealth-management/>).

VALUE Question #4: A Pile Of Perks

Software is playing a growing role in most industries, and the financial advisory world is no exception.

Fintech-- a.k.a. Financial Technology-- allows us to do more for clients more effectively.

We use a wide range of software to help deliver financial advice.

When you join us as a client at All Season you get access to a wide variety of software. Below are some of the platforms we use to evaluate your financial situation:

Risk Management:

Riskalyze (www.riskalyze.com)

Financial Planning:

(<https://help.advizr.com/>)

Client Reviews And Reporting:

Orion (<https://orionadvisor.tech.com/>)

Evaluating Tax Returns:

Holistiplan (www.holistiplan.com)

You can also download your All Season Financial Advisor app on our website (<https://allseasonfunds.com/organized-focused/>).

VALUE Question #5: Consistent And Clear Communication

We are very proactive in educating and communicating with our clients.

We make it a point to speak with clients in-person at least twice a year. We feel it is important to have any open dialogue with you to ensure that we are adding value where you need it.

We also create a lot of content.

We do Solution Series events (now done virtually) where we make a video breaking down a topic for clients (<https://allseasonfunds.com/videos/>).

We post regularly to our blog (<https://allseasonfunds.com/blog/>).

We tackle other topics through our podcasts (<https://allseasonfunds.com/podcast/>).

And, we post our thoughts via White Papers (<https://allseasonfunds.com/research/>).

We talk openly about trends in the markets and what clients ought to be focused on.



Summary: Are You Swimming The Sharks?

As with any business, there are some sharks out there.

There are A LOT of good sales people out there who are not very honest.

Sometimes it is hard to tell who to trust.

Here are a few questions we think are worth asking to a prospective financial advisor. Some may appear self-evident, but they are all probably worth asking:

1. Has your advisor or the firm they work for paid any fines? It is important to research each advisors' compliance history.

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2. What are the "all-in" fees you will be paying for working with an advisor? It is important to see how each advisor gets paid both from the AUM fee and the fee for managing the investments. Avoid advisors who only put your money in their own company products.
3. How long has the advisor been in business? It is important to hire someone with experience. It is probably best not to hire someone too young.
4. On the flip-side, how old is your advisor? Don't be their last customer! It is probably best not to hire someone too old.
5. Does an advisor offer sound too good to be true? Avoid advisors who promise the world, especially when it comes to investment returns. There is no holy grail or black box that will hand you 10% a year for the rest of your life.
6. Does your advisor have the process and tools to properly value your financial situation? Process driven advisors and companies tend to deliver better results.

All Season Financial Advisors is celebrating its 25th year of providing financial advice. We are very proud of the work we do on behalf of our clients. If you have any questions for us-- or would like to learn more about the firm-- please do not hesitate to reach out at (303) 837-1187 or by email at kris@allseasonfunds.com.

Disclosures

A full set of our disclosures can be found on our website (<https://allseasonfunds.com/disclosures/>).

Our ADV Part I & II, in addition to our Form CRS, can be found on the following SEC website (<https://adviserinfo.sec.gov/firm/summary/110404>).

The table of services shown in the paper is designed to show what the average financial advisor provides. There are exceptions out there that would not be represented by what was shown in that table.