

# Advertising Partner Application

Thank you for applying to advertise with The White Coat Investor. We pride ourselves on connecting our community with the good companies of the financial industry. If that's not your company, don't waste your time:) All partners must be approved before interacting with our community. Please fill out the application below.

Email \*

jared.andreoli@simplicityfinancialllc.com

What is your name? \*

Jared Andreoli

What is the name of your firm? \*

Simplicity Financial LLC

What is the address of your firm? \*

342 N Water St, Floor 6 Milwaukee WI 53202

What is the best email for clients to contact you? \*

jared.andreoli@simplicityfinancialllc.com

What is the best phone number for clients to contact you? \*

414-207-6473

Please provide the link to your website. \*

<https://www.simplicityfinancialllc.com/>

How many years has your firm been in business? \*

5

What designations do you have? Check all that apply.

☐

CFA

☒

CFP

☐

ChFC

☐

CLU

☐

CPA

☐

PFS

☐

EA

☐

MBA

☐

BS or MS in a related field

☐

MD or DO

☒

Other: CSLP

Have you had any events in the past that are reportable to regulatory agencies? \*

☐ Yes

☒ No

Have you had any events in the past that are reportable to regulatory agencies?

Please describe the events that were reportable to regulatory agencies IN DETAIL. \*

.....

### Lawsuits

Have any of your former clients sued you? \*

☐ Yes

☒ No

Have any former clients sued you?

What was the outcome? Please explain IN DETAIL. \*

.....

### Lawsuit Info

Are you currently involved in a lawsuit by a client or former client? \*

- ☐ Yes
- ☒ No

Are you currently involved in a lawsuit by a client or former client?

Please describe the lawsuit with details. \*

## Application

What are you applying for today? \*

- ☒ Financial Advisor Listing/Advertising
- ☐ Insurance Listing/Advertising
- ☐ Tax Strategist Listing/Advertising
- ☐ Real Estate Company Listing/Advertising
- ☐ Physician Mortgage Lender/Advertising
- ☐ Legal Services/Advertising
- ☐ Retirement Account Listing/Advertising
- ☐ Student Loan Services/Advertising
- ☐ Other

## Retirement Account Listing/Advertising

## AUM Fee

What is the AUM fee? \*

.....

## Financial Advisory Listing/Advertising

How many years of financial experience do you have? \*

7

.....

How many years of experience do you have with financial planning or investment management for individuals? \*

7

.....

How many physician clients do you work with? \*

21 physician households

.....

Who is your ideal client? \*

Young physician with student loans

.....

Please provide the link to your ADV2 if applicable. \*

chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://files.adviserinfo.sec.gov/IAPD/Content/Common/cr\_d\_iapd\_Brochure.aspx?BRCHR\_VRSN\_ID=900779

.....

What services do you provide? \*

- ☒ Financial Planning
- ☒ Investment Management
- ☒ Student Loan Management
- ☒ Tax Strategizing
- ☐ Estate Planning
- ☐ Contract Reviews
- ☐ Workplace Retirement Plans
- ☐ Insurance

How do you get paid? Check all that apply. \*

- ☐ Commissions on investment products
- ☐ Commissions on insurance products
- ☐ Hourly Rate
- ☒ Annual Retainer
- ☐ Flat Fee for Financial Plan
- ☐ AUM Fee
- ☐ Other: .....

How much do you charge? Please list your fee structure. If there is a range of possible fees readers can expect to pay, what is the range and what determines where in the range they would fall? If you use AUM fees, be sure to list what a reader would pay with \$100K, \$500K, \$1M, and \$2M in assets. \*

\$4,800 - \$12,000, based on income and net worth - typically clients pay \$4,800 to \$7,800

What is the minimum amount of assets required for you to take a client? \*

0

If you receive payment for insurance product commissions, what percentage of your business revenue do they make up?

0

Do you consider yourself a fiduciary? \*

☒ Yes

☐ No

Do you routinely sign a fiduciary agreement with clients? \*

☒ Yes

☐ No

Do you change asset allocations due to market fluctuations or valuations? If so, in what percentage of the portfolio? Please explain your process. \*

No - I utilize Betterment for investing

Do you believe you can time the market sufficiently well to beat a comparable low-cost index fund after your fees? \*

☐ Yes

☒ No

Do you pick individual stocks for clients? \*

☐ Yes

☒ No

Do you believe most physicians should own a cash value life insurance policy of any type? If so, what type and why? \*

No

Do you believe you can select mutual fund managers who can beat an index fund in the same asset class over the long term going forward? \*

☐ Yes

☒ No

What percentage of a typical client portfolio would you place into actively managed mutual funds or ETFs? \*

0



What role do investment costs play in your selection of individual investments? \*

All my portfolios are made up of low-cost index ETFs

What fund companies do you routinely use? Check all that apply.

☒ Vanguard

☐ DFA

☐ Bridgeway

☒ iShares

☐ Other: .....

Do you routinely engage in tax-loss harvesting for clients in their taxable accounts? \*

☒ Yes

☐ No

How many clients have you helped with the backdoor Roth IRA in the last year? \*

36

Please provide anything else that you would like WCI to take into consideration with regards to your application?

I work exclusivley with Physicians, almost all have student loans. I enjoy working with Physicians who are new to their financial journey, typically leaving residency/fellowship or very new attendings. I like to educate my clients, and empower them to make decisions. I also prepare taxes for my clients.