

# 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 \*

aaron@targetedwealthsolutions.com

What is your name? \*

Aaron Milledge

What is the name of your firm? \*

Targeted Wealth Solutions

What is the address of your firm? \*

1755 Telstar Dr, Ste 300, Colorado Springs, CO 80920

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

info@targetedwealthsolutions.com

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

3038008179

Please provide the link to your website. \*

www.targetedwealthsolutions.com

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

7

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: MPAS, CRPC AWMA

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

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? \*

10 current households; however, we have done one-time comprehensive planning engagements with over 40 physician families

Who is your ideal client? \*

Healthcare professionals, high earners, and business owners

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

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=834549](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=834549)

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: Annual flat fee plus .25% for assets over \$500,000

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. \*

Our hourly rate is \$200. One-time financial plans with 6 months of follow-on execution support start at \$3,500. Ongoing planning and asset management is \$5,200 per year plus .25% of assets over \$500,000 (the first \$500,000 is included in the \$5,200 flat annual fee).

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?

N/A

Do you consider yourself a fiduciary? \*

☒ Yes

☐ No

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

☒ Yes

☐ No

Do you use tactical asset allocation (i.e. do you change asset allocations due to market fluctuations or valuations)? If so, please explain your process. \*

No

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? \*

99% should not. There are a few edge cases due to insurability issues (e.g., existing medical condition that makes an individual ineligible for a term policy), high-risk professions that require specialty products, and/or business ownership considerations (e.g., key man policy).

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% unless the client was under a non-discretionary agreement and instructed us to utilize a particular fund.

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

Fees are the first stage of our filtering process.

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

☒ Vanguard

☒ DFA

☐ Bridgeway

☒ iShares

☒ Other: State Street

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? \*

12

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

We also assist with practice/business cashflow analysis and optimization, as well as buy-ins and buy-outs. Practice and business owners have unique challenges and opportunities that we address in our planning and advisory engagements.

#### Insurance Listing/Advertising

**We are currently not accepting new life and disability insurance partners.**

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

How many years of experience selling life and/or disability insurance do you have? \*