

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 *

ilir@whistlestopfa.com

What is your name? *

Ilir Shkurti

What is the name of your firm? *

Whistle Stop Financial Advice

What is the address of your firm? *

1388 E Melton Rd, Birmingham, MI 48009

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

hello@whistlestopfa.com

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

248-238-8531

Please provide the link to your website. *

www.whistlestopfa.com

How many years has your firm been in business? *

1

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:

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? *

12

.....

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

6

.....

How many physician clients do you work with? *

100-plus

.....

Who is your ideal client? *

Physicians at all career stages.

.....

Please provide the link to your ADV2 if applicable. *

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=943341)

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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:

I am primarily hourly-rate advice. I only offer AUM to permit retirees to work with me without feeling the need they have to go to an AUM advisor. I only do index-based pooled fund portfolios and charge accordingly.

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. *

Financial planning: first hour is \$500, next two are \$450, next three are \$400, next four are \$350, and any hours after the tenth are \$300/hour. Investment management: Under \$500,000: 0.25%. \$500,000 to \$1.5m: 0.19%. \$1.5m to \$3m: 0.15%. \$3m to \$5m: 0.12%. \$5m and above: 0.10%

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

No minimums. Our asset management is available exclusively to planning clients as a convenience, for physicians who don't want to self-manage their index portfolios.

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

Not applicable.

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. Asset allocations change based on client circumstances, expectations, and agreed-upon financial planning. There are six tiers of portfolios based on risk tolerance: All-Equity, Aggressive, Moderately Aggressive, Moderate, Moderately Conservative and Conservative. While the percentages of stock and bonds may change over time across these models, they are not done due to short term market fluctuations. How much a client owns in stocks and bonds depends on a combination of a client's risk tolerance and their ability to take risk, as well as based on the job (i.e. income) the portfolio has to do. More income may mean more bonds, and so forth.

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? *

Zero.

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

Investment costs are the primary consideration. Companies who can afford to put together a low cost ETF or mutual fund have achieved economies of scale sufficiently enough to trust to deliver market returns efficiently.

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

☒ Vanguard

☐ DFA

☐ Bridgeway

☒ iShares

☒ Other: Charles Schwab, Fidelity

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? *

50-plus

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

I've been in Financial Services since 2013 in roles of Compliance, Investment Management, and for the last six years, in working with clients. I recently joined the transparent financial advisor movement by hanging my own shingle and charging for my advice by the hour. Simultaneously, I serve as on-staff financial counselor for a large Health System in my state (Henry Ford Health - most of the physicians I count above are from this role). My passion for working with physicians arose when I met my wife, herself an Ophthalmologist. She was over-targeted by financial advisors (I was in the field back then as a new aspiring financial services practitioner). Yet here she was, likely to start way too late in her savings journey, with more debt than most, and with a way more demanding profession. She stood no chance of separating the chaff from the wheat. Though I was a financial advisor with a reputable dual-registration practice once she was an attending, I never felt comfortable taking on my wife's colleagues, despite them consistently asking for my advice and offering to "switch guys". So, after so many years, last year I decided to open the practice that I would feel comfortable recommending my family, friends, and trusted colleagues to. Rick Ferri was a huge inspiration, as was Jim Dahle of this very site. I've set my investment management purely as a convenience to those older physicians (I meet many as part of my work at the health system) who have done well with Vanguard funds in their 403(b) and 457(b) plans, but who would not feel comfortable managing their own index funds if circumstances dictated they had their own IRAs (such as through backdoor or Conversion situations). So I felt I had to make the service available so that they wouldn't be forced into an AUM advisor with insurance licenses, sales and asset gathering quotas, and potentially hidden agendas. I work with physicians regularly and am intimately familiar with the various factors of working with them, beyond what my firm's limited history might suggest (my RIA firm is brand new). Jim, you've been an inspiration to many I meet and to me. I would love to talk so that I could be listed as a resource on your website. I've set my business to have purpose, and I've identified physicians as a group I can help provide value for.