

Application for Financial Advisory Listing/Advertising on The White Coat Investor Website

Personal and Firm Information

Your Name: Chad Chubb

Name of Firm: WealthKeel LLC

914 S. Darien Street, Philadelphia, PA 19147

Registered Representative offering securities through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity. Advisory Services and Financial Planning offered through Vicus Capital, Inc., a Federally Registered Investment Advisor.

Insert link to your website: <http://www.wealthkeel.com/>

Insert link to your ADV2: I attached my ADV and also the RIA I utilize (Vicus Capital).

Which services do you provide:

Financial Planning

Investment Management

Both- Yes.

Other services (please list): Included in their financial planning we do provide student debt analysis and planning. I am also an independent insurance agent to help our clients with their insurance planning. Typically, we will spreadsheet 80+ companies when using insurance in a financial plan.

Years of financial experience: 5

Years of experience with financial planning or investment management for individuals: 5

Years your firm been in business: 5 – I have been an independent advisor since the day I graduated from Penn State (technically I passed my series 7 before graduation). Although I have been independent since the start, WealthKeel was established in April 2015.

Which of the following designations do you hold (Check all that apply):

CFP – Yes.

BS or MS in finance related field- Bachelor Degree in Finance from Penn State Smeal College of Business.

Other (please list):

Have you had any events in the past that are reportable to regulatory agencies? If so, please attach explanation. No, FINRA broker check link is on the homepage of my website.

Have any of your former clients sued you? What was the outcome? Please attach explanation. No.

Are you currently involved in a lawsuit by a client or former client? Please attach explanation. No.

Fee Structure

How do you get paid (check all that apply):

Commissions on investment products- Yes

Commissions on insurance products- Yes

Hourly rate- No

Annual retainer- Depends on AUM, it is waived after \$150,000. If less than that, \$150/m (details below).

Flat fee for financial plan- Yes

AUM Fee- Yes

Other (Please list):

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.

\$1,000 - \$5,000 One-Time Plan Creation Fee* + Ongoing Annual Subscription:

Assets Under Management (AUM)	Financial Planning Fee	Investment Management Fee
\$0 - \$150,000	\$1,800 annually (\$150/month)	1.00%
\$150,001+	Waived	\$150,001 - \$1,500,000 = 1.00% \$1,500,001+ = .80% (Can be negotiated)

*One-time plan creation fee will be negotiated to fit each client's particular situation and needs.

We also offer a \$500 project specific option as well.

What is the minimum amount of assets required for you to take a client? No minimums.

If you receive payment for insurance product commissions, what percentage of your business revenue do they make up? Varies each year but typical range has been 10-15%.

Do you consider yourself a fiduciary? Yes, CFP and Series 66.

Do you routinely sign a fiduciary agreement with clients? Yes, with new planning agreements.

Investment Philosophy

Do you use tactical asset allocation? If so, please explain your process.

Yes, but only for a portion of assets. We also will use strategic allocations (majority of allocation), and bond ladders when needed (usually soon-to-be retirees.)

Do you believe you can time the market sufficiently well to beat a comparable low-cost index fund after fees? Every strategy will have its day; however, we typically place a large portion of assets in a strategic allocation (aka you can't time the markets consistently). In the long run, it's very difficult to beat this type of strategy. Every client is different, and the client and their short-term and long-term goals are the main factors on building an allocation.

Do you pick individual stocks for clients? No, I do not pick stocks. We do have an investment team that will suggest individual stocks for clients who want to have individual equities in their portfolio.

Do you believe most physicians should own a cash value life insurance policy of any type? If so, what type and why? Every client is different, but you can make a strong case on why a high net-worth and high-income individual (doc or not) should take advantage of a max funded whole life policy. This type of strategy is not meant for young medical professionals, but later in their careers it can be a valuable tool when crafted the right way.

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? No, not over the long-term. Short-term sure.

What percentage of a typical client portfolio would you place into actively managed mutual funds or ETFs? 25% active and 75% passive.

What role do fees play in your selection of individual investments? A huge role, they are monitored very closely and reviewed with clients.

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

We use numerous fund families; however, to avoid blanket recommendations we won't list specific fund families.

Vanguard-

DFA

Bridgeway

iShares-

Other (Please list):

Do you routinely engage in tax-loss harvesting for clients in their taxable accounts? Yes, it is an important part of financial planning.

Physician Specific Issues

How many physicians and/or dentists are you currently advising? (i.e. managed assets of or met with in the last year): We are still building our doctor niche. We just moved to Philadelphia less than a year ago and are now surrounded by some of the top hospitals and medical programs in the country. Recently, we have been invited to speak at two separate events to the medical residents at Thomas Jefferson University. One topic was student loans and the other topic was cash flow and budgeting. I have also had a meeting recently with the director of the Philadelphia County Medical Society and we are working on a program for all of the medical residents in Philadelphia county (still early innings).

This has really sparked up in the past few weeks and we have been in front of 25-35 medical professionals in that time. We even started hosting small focus groups to ask young medical professionals what do they need help with the most and what questions do they have.

What do you feel is your biggest value-add for a doctor? My father-in-law worked as an advisor for medical professionals for 39 years and is my outside consultant (retired now). We usually work with Gen X & Gen Y medical professionals and our biggest value-add is that they know we will be there for the upcoming decades. We have had a lot of clients come to us because they know their advisor would be retired when they needed them the most.

Also, from a technology standpoint, we can run a fully virtual practice. Local clients are still offered in-person meetings. For most professions, that may not be that much of a value-add but physicians love it. They are already extremely busy and the last thing they want to do is clean the house before I show up or get in a car to drive to a meeting. They want to keep their PJs on, not worry about a babysitter and sit down at their computer.

Do you consider yourself qualified to give high-quality advice on all of the following student loan related issues: IBR, PAYE, REPAYE, PSLF, deferment, forbearance, and student loan refinancing? Why or why not? Is this advice included in your regular fees listed above? Yes, we have already presented on these topics to medical professionals at Thomas Jefferson University in Philadelphia. We build student loans into each financial plan. We also offer project specific planning for student loan only advice.

How many clients have you assisted with a Backdoor Roth IRA in the last year? 6 in the last past year, however, we don't list the term "backdoor" in our notes because they could be audited if the IRS believes you are being intentional. We also wait a few years after the contributions to convert due to the IRS guidelines not giving exact details on time.

Which of the following accounts do you consider yourself an expert on? (check all that apply)

We use all of the accounts listed below; however, our compliance team does not allow us to use the term "expert." We do have experience working with each account type listed below.
401(k)-403(b)-457(b)-Individual 401(k)-SEP-IRA-SIMPLE IRA-Traditional IRA-Roth IRA- HSA-
Profit-sharing Plan- Defined Benefit/Cash Balance Plan-
Others (Please list):

What steps do you proactively take in a market downturn to improve investor behavior? At the start of every new relationship we tell our clients we will go through numerous market ups and downs. We can't control the markets, but you can control how much you save and that is the most important part. Keep investing no matter what the market is doing, and if it is a 2008 and you have money on the sideline, put it to work if you can.

Anything else that you would like me to take into consideration with regards to your application? (Attach additional documentation as desired)- I have been a reader of The White Coat Investor for the past two years and never knew you had an advisor page. I also know that your readers trust you very much and having a listing on your page as a recommended advisor page would be amazing. In addition, it looks like you don't have any recommended advisors thus far in the Philadelphia area (or anywhere in Central/Eastern PA).

Here are two blog posts we published in the past few months that gained good traction in the medical world.

[THE OFFICIAL "NON-OFFICIAL" MONTHLY BUDGET FOR MEDICAL RESIDENTS](#)

[MEDICAL PROFESSIONALS: YOUR GUIDE TO PAYING "THOSE" LOANS BACK...](#)

Thank you for your time and consideration. If you need anything else from me or have any questions, please do not hesitate to contact me.