

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

Personal and Firm Information

Your Name: Chase Cawyer

Name of Firm: Navigo Wealth Management

Insert link to your website: NavigoWealth.com

Insert link to your ADV2: Complete ADV2 available upon request

<http://investment-advisors.credio.com/l/37335/Navigo-Wealth-Management-LLC>

Which services do you provide:

Financial Planning

Investment Management

Both

Other services (please list):

Years of financial experience: 10 years for Chase Cawyer: Combined firm over 60 years of experience

Years of experience with financial planning or investment management for individuals: Since 2014 personally, others in the firm have combined almost 50 years

Years your firm been in business: Since 2008

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

CFA

CFP

ChFC

CLU

CPA

PFS

EA

MBA

BS or MS in finance related field

Other (please list): **MD**

Have you had any events in the past that are reportable to regulatory agencies? If so, please attach explanation. No

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

Commissions on insurance products

Hourly rate

Annual retainer

Flat fee for financial plan

AUM Fee

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.

Consult Fee: One time financial planning fee or financial checkup of \$1,500 (\$1,000 for medical students/residents/fellows, this fee is waived for clients).

Client Fee: Based on value of accounts under *direct* management (does not include 401(k)/403(b) etc.)

<\$100,000: \$1,000/yr

>\$100,000: \$1,000 to \$10,000/yr

>\$1 million: negotiable for physician clients

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

Consulting fee has no minimum

Client fees has no minimum, but we would prefer at least \$10,000 to fund a tax-free account.

If you receive payment for insurance product commissions, what percentage of your business revenue do they make up? None

Do you consider yourself a fiduciary? Yes

Do you routinely sign a fiduciary agreement with clients? Yes

Investment Philosophy

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

Our use of tactical asset allocation provides a more conservative allocation with a portion of the portfolio to protect against large downside risk.

Based on our proprietary signals we move into these allocations on average once every 18 to 30 months.

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? Are there managers that can beat the market in the short term? Yes. Can we identify those at the appropriate time? No, nor do we try unless a client specifically asks to be invested in those entities.

Do you pick individual stocks for clients? 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? Are there managers that can beat the market yes, can we identify those all the time no, nor do we try unless a client specifically ask.

What percentage of a typical client portfolio would you place into actively managed mutual funds or ETFs? Low-cost ETFs are our investment vehicle of choice; there are certain models for certain individuals that request actively managed mutual funds for which we provide our highest recommendations. Those will make up a maximum of 50% of the model (and ideally no more than 10%).

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

We are always looking for the lowest cost ETFs that provide adequate liquidity.

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

Vanguard

DFA

Bridgeway

iShares

Other (Please list):

Powershares

SPDR

Do you routinely engage in tax-loss harvesting for clients in their taxable accounts? Yes when appropriate.

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): As of this writing over a dozen with one time advising of around 30.

What do you feel is your biggest value-add for a doctor? Being a physician myself I understand the consistent bombardment and “opportunities” of investment advice that is presented to me. More than anything I can be a proponent to physicians that are just getting started on their financial plan by discussing the importance of savings rate and spending habits rather than investment ideas.

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? I have researched this topic immensely for myself personally and feel that I can give adequate advice. Upon our initial consultation I discuss the advantages and disadvantages of these top debt repayment strategies and once signed on with our firm I advise for what would be most beneficial in a given circumstance as part of our financial planning service. With that said being from Texas with our low-cost of tuition I have always advised our states residents to refinance and pay off as quickly as possible.

How many clients have you assisted with a Backdoor Roth IRA in the last year?
Everyone who qualifies

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

401(k) 403(b) 457(b) Individual 401(k) SEP-IRA-managing partner SIMPLE IRA Traditional IRA Roth IRA HSA Profit-sharing Plan-managing partner Defined Benefit/Cash Balance Plan

Others (Please list):

What steps do you proactively take in a market downturn to improve investor behavior?
We send out monthly investment newsletters to our clients to prepare them for things they are likely to read and see on the news. Hopefully we have already positioned our clients in a more conservative allocation thus they will not experience the huge drawdowns that they will be seeing. Although any account size loss can be disheartening for certain clients we reassure them that we are prepared for any market situation.

Anything else that you would like me to take into consideration with regards to your application? (Attach additional documentation as desired).

My goal of becoming an RIA was not financial, but really to help spread the message of the WCI Blog. I was already reading and doing significant amounts of economic and market research in my spare time so I basically turned my hobby into a "side hustle." We offer both one time consultative work and continuous work at extremely fair value as our AUM fee does not draw fees on 401k/403b/HSA/457b etc. which is where money should first be placed. We have both younger clients who need more assistance with financial planning and more senior physician clients who tend to have more complex financial planning needs. I love helping all clients, but am especially passionate about newly graduating residents and fellows. Showing them that by starting their careers right they can be on their path to early financial independence.