

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

Personal and Firm Information

Your Name: [Matthew McKee, CFA](#)

Name of Firm: [Samalin Investment Counsel](#)

Insert link to your website: <https://samalingroup.com/investment-counsel/>

Insert link to your ADV2: [Samalin ADV-2A](#)

Which services do you provide:

Financial Planning

Investment Management

Both – [Investment Management and Financial Planning](#)

Other services (please list): [Divorce Financial Planning](#)

Years of financial experience: [20+ for most team members; 15+ for me personally](#)

Years of experience with financial planning or investment management for individuals: [20+ for most team members; 4+ for me personally](#)

Years your firm been in business: [12](#)

Which of the following designations do you hold (Check all that apply): [I am a CFA charterholder and have an MBA from Vanderbilt University. However, I am also able to leverage the expertise of other team members.](#)

[CFA - Yes](#)

[CFP – Yes](#)

[ChFC](#)

[CLU](#)

[CPA – Yes](#)

[PFS](#)

[EA – Yes](#)

[MBA – Yes](#)

[BS or MS in finance related field](#)

Other (please list): [CDFA](#)

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 - No

Commissions on insurance products - No

Hourly rate - Yes

Annual retainer - Yes

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.

Flat Retainer Based Fees: (default option and includes comprehensive planning)

Students, Residents, and New Doctors: \$3,500 (for up to 3 years)

\$5,000 per year for net worth up to \$500,000

\$10,000 per year for net worth of \$500,001 - \$1,000,000

\$15,000 per year for net worth of \$1,000,001 - \$5,000,000

\$20,000 per year for net worth of \$5,000,001 +

AUM-Based Investment Management Fees:

Option available to clients. Rate is negotiable.

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

I do not have a stated minimum and decide with clients if it makes sense for us to work together on a case-by-case basis. I believe that there are important financial decisions early in life that impact the long-term.

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](#).

Do you routinely sign a fiduciary agreement with clients? [Yes](#).

Investment Philosophy

Do you use tactical asset allocation? 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 fees? [No](#).

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? [No](#).

What percentage of a typical client portfolio would you place into actively managed mutual funds or ETFs? [0% \(classifying DFA as passive\)](#)

What role do fees play in your selection of individual investments?
[Fees are central to our investment decision process, which is why we use low-cost ETFs.](#)

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

Vanguard

[DFA](#)

Bridgeway

[iShares](#)

Other (Please list):

Do you routinely engage in tax-loss harvesting for clients in their taxable accounts? [Yes](#).

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):

10+

What do you feel is your biggest value-add for a doctor?

We have a long history of serving HNW clients and helping them simplify their complex financial lives.

In addition, I have a background in healthcare finance, including physician practice valuation and compensation consulting, equity research in healthcare services, and in hospital finance. As such, I understand many of the dynamics faced by physicians and are well-suited to help them navigate their financial paths.

I am also available outside of traditional work hours as I understand the time doctors have during the day is limited.

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 am familiar with these issues but refer clients to a student loan specialist for more complex cases. All advice is included in my fee schedule.

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

1

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

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?

I take a consultative approach to the financial planning process and believe that planning is an ongoing educational process, not a one-time event. Educating and preparing my clients for the inevitable market downturns helps prevent fear and emotional investing behavior when it does occur.

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

I have always enjoyed helping others, whether it was through my volunteer work or elsewhere. I decided last year to move to a fee-only fiduciary RIA so that I can leverage my 15+ years in finance to help people do the right thing for themselves and their families. With my background in healthcare finance and physician consulting, combined with my expertise in finance and investment analysis, helping doctors was a logical choice. Plus, doctors have helped me throughout my life. Now I can help them.