

Application for Retirement Account Listing/Advertising with The White Coat Investor

Note to potential advertisers: This application becomes part of a listing on our recommendation page so as you fill it out expect it to be available to readers.

Personal and Firm Information

Your Name: Joe Allaria

Name of Firm: CarsonAllaria Wealth Management

Address of Firm:

2246 S. State Route 157, Suite 225

Glen Carbon, IL 62034

Best email for clients to contact you: joe@carsonallaria.com

Best phone # for clients to contact you: 618-288-9505

Insert link to your website: <https://carsonallaria.com/>

Insert link to your ADV2 if applicable: (attached to the email provided)

Years of financial experience: (Individually) 9 years (Team) over 30 years

Years of administering retirement accounts: (Individually) 5 years (Team) 20

Years your firm has been in business: 3 years, 4 months

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

CFA

CFP

MBA

BS or MS in finance related field

Other (please list):

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

Which services do you provide besides retirement account administration:

Financial Planning

Investment Management

Other services (please list):

X Tax planning (as part of wealth management services)

X Insurance planning (as part of wealth management services)

What percentage of your time do you spend on retirement account administration:

We spend about 20% of our time on retirement plan tasks. Technically, we do not administer plans, but serve as an investment advisor and fiduciary guide for the plan sponsors we work with.

What approximate percentage of the revenue of your business comes from retirement account administration:

About 15%

How many retirement plans have you set up in the last year?

6

How many retirement plans are you current administering?

As a team: 30+

What retirement accounts do you administer (check all that apply):

X 401(k)/profit-sharing plan (small business)

X SIMPLE IRA

X SEP-IRA

X Solo 401(k)

Self-directed solo 401(k)

Self-directed IRA/Roth IRA

X Defined Benefit/Cash Balance Plan

Health Savings Account

Other (please list):

Do you function as a 3(38) fiduciary?

Yes

Do you function as a 3(21) fiduciary?

Yes

What types of mutual funds do you usually place into your plans:

Vanguard, TIAA, or other low-cost, indexed style funds. Our 3(38) lineup averages 0.10%

Can you set-up a 401(k) plan with the following features? (Yes/No)

X Roth 401(k)

X After-tax contributions

X In-service withdrawals

X 401(k) loans

X Brokerage window (Schwab PCRA or similar)

Self-directed/Checkbook feature

Fee Structure

What do you charge to do a study/proposal for a small business or practice:

No charge for a proposal

What is your typical set-up fee for a 401(k)/profit-sharing plan:

No setup fee

What is the typical annual cost for a 401(k)/profit-sharing plan:

That can vary widely, but our minimum annual fee is \$2,000 for our advisory services on a 401(k) SIMPLE IRA or SEP annual minimum fee is \$1,500

Is your annual fee a simple, flat-fee or an AUM fee. If an AUM fee, what is it?

Our fees are a flat fee + small AUM-based fee. For example, for a plan with \$8 Million, we might charge \$15,000 flat + 0.10% (equivalent to about 0.2875%) – all fees are benchmarked using fi360 fee benchmarking

What is the typical set-up fee for a defined benefit plan:

No setup fee

What is the typical annual fee for a defined benefit plan. If an AUM fee, what is it?:

We primarily work with defined contribution plans, so we don't have a typical DB plan fee. We do service a couple cash balance plans, but fees vary on a case by case basis.

What distinguishes you from your competitors?

We answer people quickly. We put a lot into educating participants every month via customized educational webinars covering all topics related to financial planning. Lastly, we put a large focus on the compliance aspect of how our plans run and have hired a top ERISA compliance consulting firm to make sure we are putting our plan sponsors in the best place to succeed, protecting them from audit, litigation, etc. To summarize, service, participant education, and greater than average focus on compliance.

What else should potential clients know about you?

We are a small company and every client is important to us. No client will ever get lost in the shuffle with our firm.