

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.

What is your name? *

Tess Zigo

What is the name of your firm? *

TruWealth Partners

What is the address of your firm? *

5749 Windber Court, Palm Harbor FL (but fully virtual at this point)

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

tesszigo@gmail.com

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

6308641068

Please provide the link to your website. *

www.truwealthy.com

How many years has your firm has been in business? *

7

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

What is the AUM fee? *

Financial Advisory Listing/Advertising

How many years of financial experience do you have? *

7+ (worked in corporate finance before becoming an advisor 7 years ago)

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

7 years

How many physician clients do you work with? *

10+

Who is your ideal client? *

Young physician/dentist looking for a partner and strategy

Please provide the link to your ADV2 if applicable. *

<https://drive.google.com/file/d/1TAiod3KmgEYsXsBDjCX-Vc1Gy-Vhk2iS/view?usp=sharing>

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:

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. *

Declining scale 1% first 500K, 0.8% next 500K, after 1Mill drops to 0.4%, Fees for planning are on my website-most clients are planning clients so they are paying a fee for planning

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

0

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

2% - I don't focus on insurance but many of my clients like a one stop shop to help them implement term life insurance or disability insurance

Do you consider yourself a fiduciary? *

Yes

No

Do you routinely sign a fiduciary agreement with clients? *

Yes

No

Do you use tactical asset allocation (i.e. do you change asset allocations due to market fluctuations or valuations)? If so, please explain your process. *

No-while we have tactical models I believe strategic asset allocation with low cost funds is a better long term strategy

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? *

Very small (10%) for international equities where the market isn't as efficient as the US market

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

Very big, over the long term fees eat away at returns so I don't invest clients money any differently than my own money

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

Vanguard

DFA

Bridgeway

iShares

Other:

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? *

10+
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Please provide anything else that you would like WCI to take into consideration with regards to your application?

As a CFP I'm required to act as a Fiduciary at all times (no exceptions) and I take this very seriously. I'm also a CPA and tax planning is a big part of what I do (Looking at tax returns and strategizing on lowering taxes). I text with my clients and am always available for their questions (big and small) because my clients become friends and they know I'm there to guide them and help them with their money. My dad is a surgeon and my sister is a dentist and that's why i decided to focus on doctors and dentists. I really enjoy financial planning and it's my small way of giving back to those who serve us. Your website always come up in conversation and I'd love to be a resource to more doctors looking for more objective advice and a partner.
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Insurance Listing/Advertising

We are currently not accepting new life and disability insurance partners.

How many years of financial experience do you have? *

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