

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.

Email *

michael@truenorthretire.com

What is your name? *

Martin Watkins

What is the name of your firm? *

TrueNorth Wealth/Idaho Medical Association Financial Services

What is the address of your firm? *

1935 E Vine St, Suite 120, Salt Lake City, Utah 84121

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

samuel@truenorthwealth.com

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

(801) 316-8175

Please provide the link to your website. *

<https://www.truenorthwealth.com/> & <https://www.imafs.org/>

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

16

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

How many years of financial experience do you have? *

How many years of financial experience do you have? *

20+

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

20+

How many physician clients do you work with? *

300+

Who is your ideal client? *

Mid/late career or retired. High complexity or net worth.

Please provide the link to your ADV2 if applicable. *

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=837534

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. *

Managed Asset Minimum \$500K

\$0 - \$1,000,000 .88%

\$1,000,000 - \$2,000,000 .82%

\$2,000,000 - \$4,000,000 .74%

\$4,000,000 - \$6,000,000 .68%

\$6,000,000 - \$10,000,000 .62%

\$10,000,000 + Concierge (Based on Complexity)

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

\$500,000

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

NA

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

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? *

As a general rule of thumb we do not believe that a cash vlaue life insurance policy is the bes option for most physicians. Term policies and own occupational insurance tend to make much more sense.

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? *

We don't really consider DFA to be actively managed in the traditional sense. We do use some actively managed fixed income funds and those might make up 25% on average of an investor's portfolio. We don't believe we can select individual stocks to outperform the index over a long period of time. We also do not hang our hats on being able to pick the most successful fund managers year in and year out. We stick with what good academic research has shown to provide good long-term investment outcomes.

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

Fees are really important in determining the selection of investments. We realize that fees will erode returns so we focus on investments with low fees as prudently possible.

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? *

~200

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

We've been proud to be a recommended advisor on WCI and thank you for all that you do for physicians. This is just to update a few things for the website. Thank you so much!

Insurance Listing/Advertising

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

How many years of financial experience do you have? *

How many years of experience selling life and/or disability insurance do you have? *

Are you an independent agent? I.e. Are you able to sell life or disability insurance from any company to any client? *

Yes

No