

# 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 \*

mark@modern-dollar.com

What is your name? \*

Mark Schweiss

What is the name of your firm? \*

Modern Dollar Planning

What is the address of your firm? \*

1807 Park Ave, St. Louis, MO 63104

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

mark@modern-dollar.com

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

3147858390

Please provide the link to your website. \*

<https://www.modern-dollar.com/>

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

8.5

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. \*

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### 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. \*

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### 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. \*

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### 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? \*

23

.....

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

23

.....

How many physician clients do you work with? \*

40

.....

Who is your ideal client? \*

Married Couple, in their 40s with young children

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Please provide the link to your ADV2 if applicable. \*

<https://www.modern-dollar.com/legal>

.....

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. \*

We are strictly Flat Fee. We charge up to \$2,500 for a Financial Plan and then our annual flat fees range from \$3,000 to \$10,000 as is based on a combination of Net Worth and Annual Income.

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

We have no minimum as long as they are willing to pay our fee from their bank accounts

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

0%

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. \*

We do not. We are buy and hold for the most part.

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, if they have an life insurance need we would use Term or Group Life through their employer

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? \*

0%

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

We use Indexed ETFs only so fees and diversification play the biggest role in determining if we use them in our portfolios or not

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

- Vanguard
- DFA
- Bridgeway
- iShares
- Other: SSgA-Spdrs

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? \*

Approximately 60% of our clients do Back Door Roths every year

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

We are a "true" financial planning firm. I am a former CPA that firmly believes in keeping costs down for our clients and charging them based on time and complexity (ie Flat fee) versus using an AUM or commission model. Hopefully you enjoy viewing some of my educational videos I have on our website as we are all about educating our clients.

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