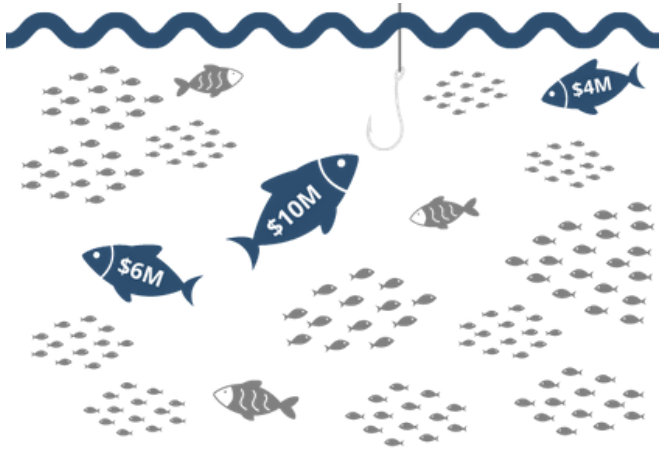


6 THINGS YOU SHOULD KNOW IF YOU ARE WORKING WITH A **SCHWAB ADVISOR**



**THE RETIREMENT
PLANNING GROUP**

Small Fish - Big Pond



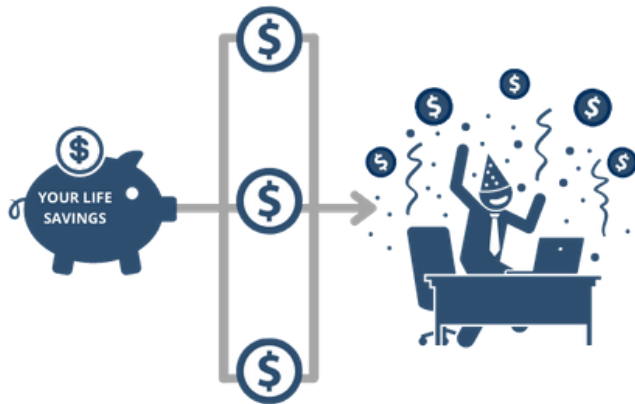
Your advisor may have over 500+ clients to keep tabs on. You can do the math – there are 2000 working hours a year – if your advisor has 500 clients, your entire financial welfare hinges on the hope that you are getting 4 hours of your advisor’s time. Unless you have 10s of millions of dollars, you are a small fish.

Spinning Plates



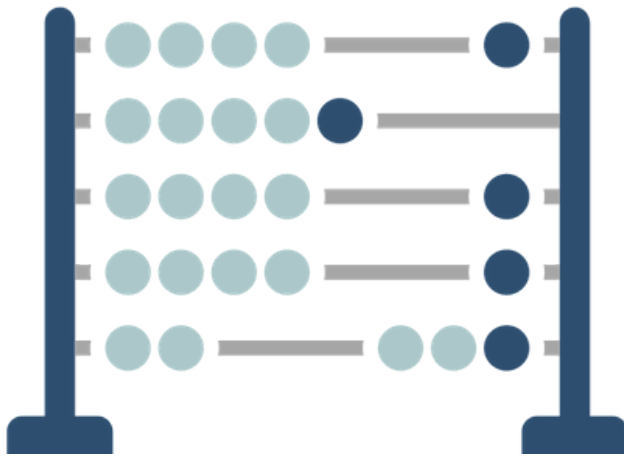
Your Schwab Advisor is typically undersupported. They have one assistant across the branch. Even the busiest senior advisors with more than \$1B in client assets have to share an assistant. They are spinning 20 plates and their main support is to refer you to the 800 number to handle things yourself. Instead of focusing on your really important financial issues, they are trying to find their next client.

Flavor of the Day



Your Schwab Advisor gets different levels of compensation payouts based on what product they sell to you. Schwab routinely adjusts those compensation plans to drive more investor dollars into certain products. When that happens, your advisor will likely steer you in a different direction – which could increase their compensation – not what is really best for you.

Watered-Down Planning



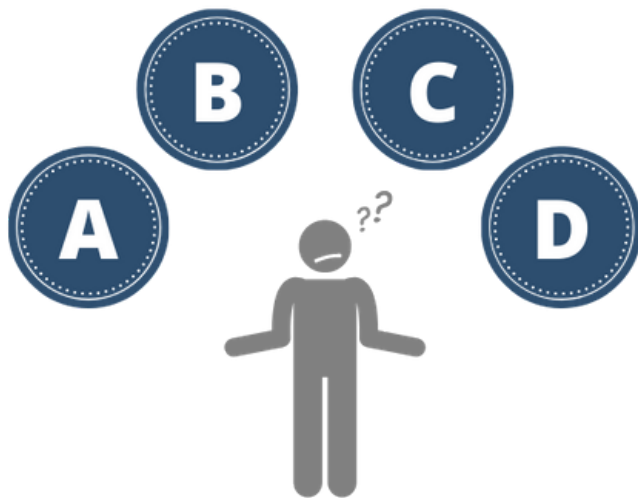
They use a presentation system called MoneyGuide Pro (MGP) – but it's been stripped down to its bare bones and lacks critical capabilities. Your Schwab Advisor received minimal training on MGP. It might look like you are getting a Ferrari, but under the hood is a gerbil and a wheel.

Designations Without Clout



You might be working with a CFP® professional. But go ahead and ask them for a simple 401k allocation. Their hands are tied about what kind of advice they can offer. They aren't allowed to provide that. Schwab doesn't want that liability. Your advice is capped – and so are the solutions.

Limited Options



You will likely be talked into one of four limited investment solutions. SIP, SPC (Schwab Private Client), SAN, or Windhaven Managed Portfolios. Your problems likely need limitless solutions. You likely need more comprehensive help.

HOW DO WE KNOW ALL OF THIS?

For over a decade, we were one of about 200 firms across the Nation that Schwab referred business to. You see, when things are too complex for an advisor at Schwab, they turned to us.

We mutually left this referral arrangement for a number of reasons – but mainly because an advisor at the Schwab branch is more of a salesman with a bag of products and production quotas to hit. That didn't feel right to us. And likely doesn't feel right to you.

YOU DESERVE MORE & YOU CAN HAVE MORE.

We are an Independent RIA firm. Working with us is beyond simple.

WE WILL NOT WASTE YOUR TIME.

Give us 10 minutes to see how we can help.

[SCHEDULE A COMPLIMENTARY 10-MINUTE CALL](#) →

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