

# 10 THINGS WE DON'T DO

## A BETTER WAY TO SERVICE CLIENTS

### SERVICES:

- Investment Policy Review/ Development
- Asset Allocation Analysis
- Manager/Fund Search
- Performance Evaluation
- Portfolio Rebalancing Analysis
- Fee Analysis & Negotiation
- Custodian/Recordkeeper Search
- Fiduciary Report Cards
- Tax Efficiency Analysis
- Electronic Documentation
- CIOutsource®

1. **We don't have clients assume unnecessary risk:** Our *Three Levers* process helps clients establish goals and then, only assume risk with the purpose of attaining those goals.
2. **We don't sell proprietary investments:** There are no Fiducient Advisors mutual funds.
3. **We're not overly optimistic:** Our Investment Committee members are healthy skeptics.
4. **We don't earn more if clients invest aggressively:** We strive to help clients achieve their goals and our cost is fully disclosed.
5. **We don't work on commissions:** We're fee-only advisors and no investment manager/vendor pays to be in our database.
6. **We don't ignore cost:** We strive to provide exceptional value for the cost.
7. **We don't make big bets:** We believe in broad diversification, avoid market timing and value clarity and transparency in our recommendations to clients.
8. **We don't trade against you:** With no proprietary trading desk, clients never have to wonder if we're working against them.
9. **We're not reactive:** Robust ongoing research and an alignment of interests enable us to be proactive with client recommendations.
10. **We don't have multiple lines of business:** No investment banking. No trade desks. No lending. We exclusively provide investment consulting services.