

# The Wealth Zone

**B2B WEALTH BUILDING AND EXECUTIVE BENEFITS**

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**A New Paradigm - Building Our Wealth and Preserving It, Ourselves.**

## **The Wealth Zone, Inc., is a Fee Based Financial Services Firm**

### **How do You pay for Our services**

**We discuss the scope and objectives of each engagement before the start of an engagement, to outline compensation arrangements in advance. If parameters change during the engagement, we re-visit and revise compensation arrangements, as follows:**

**Consulting** - Our Firm initiates contracts for financial consulting engagements - detailing services, estimated fees, and retainer arrangements. We provide consulting services at the following prevailing hourly rates, based on the amount of time expended on providing the services: \$250.00 for Principals, \$175.00 for Managers, and \$125.00 for Staff or Associates.

**Insurance and Annuities** - Where our Firm provides retail products, such as Insurance or Annuities, the insurance or annuity company pays commissions to our Firm, which we disclose and discuss in advance.

### **Let's define Standard Compensation Arrangements and provide very important explanations.**

**Fee-Only** – Services are provided on an hourly fee basis [generally paid by the client], or percentage fee basis [generally paid through assets under management], or both methods. ***This compensation arrangement is thought to provide the least conflict-of-interest, allowing unbiased opinions and recommendations.*** Consulting firms typically employ this fee arrangement - The **Success Zone, Inc.**, is a familiar example.

**Fee-Based** – Services are provided on an hourly fee basis or percentage fee basis, and commissions are earned on products, such as insurance or annuities. ***This compensation arrangement is thought to compromise opinions and recommendations, with a bias toward those products that generate the most commissions.*** Most financial services firms employ this fee arrangement - Bank of America Merrill Lynch, Morgan Stanley Smith Barney, UBS, Edward Jones, and **The Wealth Zone, Inc.**, are familiar examples.

**Commission** - Services are provided without fees in expectation that products will be provided and commissions earned on those products. ***This compensation arrangement is thought to lead to recommendations that may not be in the best interest of the client.*** Product-driven firms, known as Retail Distribution firms, typically employ this fee arrangement - Primerica, Aflac, and MetLife are familiar examples. Most of the larger firms have Retail Distribution components - Edward Jones and Ameriprise are familiar examples.

**Education, Suitability, Objectivity, Prudence, and Conservation**

**Conflict-of-Interest** - When multiple interests exist which could possibly compromise professional judgment or actions - "Do I give You what's best for You or what's best for me?" Human nature at it's worse.

**Fiduciary Responsibility** - The relationship imposed by law that we assume once being entrusted with Your business and financial matters. Our Fiduciary Responsibility dictates that we "exercise the utmost degree of good faith, honesty, integrity, loyalty, and undivided service, with the obligation to not favor anyone else's interest", including our own, over what is in Your best interest. Fiduciary Responsibility overpowers compromising judgment or action.

**Suitability Standard** - Determining the appropriateness of a given recommendation or product for a specific situation. The Fiduciary Responsibility overpowers Suitability Standard. "*It may be appropriate, but is it Best?*"

### **The Bottom-line is...**

Our Financial Management Firm, The **Success** Zone, Inc., has provided Fee-Only financial consulting services for more than 25 years, to Businesses, Professional Practices, and the High Net-Worth.

When a matter required specialized knowledge or retail products, we referred our Clients to registered representatives and insurance agents - which seldom worked well. **Why?** Because our Clients expected to receive the same level of attention, quality, work-product, and solutions from the referred representatives or agents that they were accustomed to receiving from our Firm.

Disillusioned, our Clients demanded that we become registered representatives and insurance agents because they no longer wanted to be "farmed-out". In 2000 we became licensed and formed The **Wealth** Zone, Inc., to address the financial matters of small businesses and middle-class families.

The **Wealth** Zone firmly believes that the Fee Based Compensation Arrangement provides the best options for affordability and access to a broader range of clients, especially those to whom The **Wealth** Zone seeks to bring **Financial Wellness** - You, me and those whom we love.

If You want to chart a course to **Financial Wellness**, You pay our Firm. If You need the benefits of novel insurance or annuity products, the product company pays our Firm. In either case our **Ethics, Morals, and Fiduciary Responsibility** ensure that Your Best Interests are always paramount and will never be compromised.

Our philosophy for achieving **Financial Wellness** and **Building Wealth** is **Conservative** and **Risk-Adverse** - **We advocate Protecting your money from Loss, while Earning more money through Indexing,**

In The **Wealth** Zone our **Word, Good Name,** Your **Trust** and Your **Financial Wellness** are more valuable than any compensation arrangement. So, ultimately it's You who decides what is in Your Best Interest.

Re-Chart Your Course to "Financial Wellness - Come into the "New Paradigm" that is... The **Wealth** Zone.