



Finding the Right Wealth Manager for You

It can be quite a task to evaluate the expertise and experience of a wealth manager before you work with him or her. Even then, it may be tough to discern whether you're getting the advice and solutions you truly need in order to maximize and protect your personal wealth in accordance with your goals and objectives.

To achieve your most important financial goals, one of the most important decisions you can make—often the single most important decision—is selecting and working with the right primary wealth manager.

To choose and work with a truly high-caliber wealth manager, assess all potential candidates in three key areas: integrity, competence and experience.

Integrity

To protect or enhance the wealth you have created, a wealth manager must be scrupulously honest.

A high-caliber wealth manager never employs services and products that are illegal or even the least bit unethical. For example, evading taxes by using an offshore structure is reprehensible. Insider trading or fraudulent conveyances are nonstarters. Any tax strategy, for instance, must be designated well within the parameters set in the tax code.

To size up a candidate's integrity, consider a number of factors such as:

- **Has the wealth manager run afoul of regulators? If so, what is the issue?**

- **Has the wealth manager been sued by clients? If so, why?**
- **Can he or she provide powerful references from other professionals and some clients?**



Important: Finding out that a wealth manager has been sued is not an automatic reason to exclude him or her from consideration—not in today's litigious culture. But it does mean a more detailed examination of the facts is required.

The following two questions can be particularly helpful in assessing a wealth manager's integrity.

- **“Under what conditions would you fire a client?”** If a client absolutely insists on taking actions that are legally questionable or outright illegal, the wealth manager should fire that client without reservation. It is important to understand a wealth manager's thought process when it comes to how he or she would address this matter.
- **“What will you not do?”** The objective of this question is for you to determine where the wealth manager sets his or her limits. Those limits should be clearly on the right side of the legal and moral divide. Some people believe that the people they hire will do most anything “for the right price.” You need to make sure that there is no price your wealth manager thinks would justify jeopardizing your financial future.

ACKNOWLEDGMENT: This article was published by the VFO Inner Circle, a global financial concierge group working with affluent individuals and families and is distributed with its permission. Copyright 2020 by AES Nation, LLC.

DISCLAIMER: This report is intended to be used for educational purposes only and does not constitute a solicitation to purchase any security or advisory services. Securities offered through Raymond James Financial Services. Eric Wheeler is a registered representative of Raymond James Financial Services. Wheeler Wealth Management, LLC and Eric Wheeler are not affiliated with AES Nation, LLC. AES Nation, LLC is the creator and publisher of the VFO Inner Circle Flash Report.



TWO OTHER KEY FACTORS

Competence

You clearly want to work with an exceptionally competent wealth manager. Everyone wants to work with the best, right? To achieve optimal results, a wealth manager must be adept in both types of proficiencies:

1. Technical competence. Consider the advisor's educational background, professional licenses and designations, association with industry organizations, and recognition from peers in the financial and legal communities.

Referrals from other professionals you are already working with and deeply trust are another way to assess a wealth manager's competence.

Also keep in mind that a wealth manager cannot be a one-person band if he or she is going to be effective for clients. In working with successful families and individuals, there will be numerous times when specialists need to be called in. Therefore, it can be useful for you to know who these specialists are, why the wealth manager chose them, their areas of expertise and credentials, and the process they use to collaborate and get results.

By having even a rudimentary understanding of the depth and breadth of a wealth manager's team, you will be better able to gauge his or her technical capabilities.

2. Building powerful relationships.

Without a solid rapport between you and a wealth manager, the results are likely to be far less than ideal. The wealth manager you work with must clearly understand your self-interests. Achieving your desired outcomes is all about matching up wealth management solutions with your agenda. Failing to develop a deep understanding of what matters most to you, what matters least and everything in between can unfortunately result in not getting the best wealth management solutions.

Being able to effectively explain wealth management recommendations and the alternatives is tied directly to the insights your wealth manager has gained regarding what is important to you. He or she needs to explain solutions in a way that makes sense to you based on your level of technical sophistication and interest.

Experience

Along with being scrupulously honest and exceptionally competent, a suitable wealth manager must be experienced in working with people like you—other clients with whom you share common traits. For your wealth manager to be able to effectively help you manage and protect your wealth, he or she must understand the goals, objectives, interests, concerns and other key characteristics of accomplished individuals and families with those same goals, interests, concerns and the like. Insist that your wealth manager possess a track record of achievements in working with people like you.

Some questions to ask a wealth manager that can prove useful when evaluating experience include:

- **Why do you like working with [fill in your source of wealth]?**
- **What percentage of your clientele are people like me?**
- **What services or products do you tend to provide them?**
- **How do you tend to work with them and their other advisors?**

Experience means not only spending years working with clients like you but also being knowledgeable about and able to adeptly deliver state-of-the-art wealth management services and products to that group. Knowing the experiences of a wealth manager working with individuals and families in a similar situation proves very insightful. It gives you perspective and helps you understand how the relationship is likely to develop in the coming years and decades.



FOR YOUR COMPLIANCE OFFICER

VFO INNER CIRCLE FLASH REPORT

DECEMBER 2021

Finding the Right Wealth Manager for You

The report named above has been researched and prepared by VFO Inner Circle and its affiliates, CEG Worldwide, LLC and AES Nation, LLC. The advisor bearing this letter has retained AES Nation to conduct research and prepare informational materials for his or her use and/or for use by his or her centers of influence. This report is designed to be used purely as an educational piece. It does not refer to any specific security or product and as such, is not intended to be treated as advertising material of any kind.

VFO Inner Circle hereby expressly authorizes the advisor bearing this letter to use and distribute this report to his or her clients, prospective clients and centers of influence.

VFO Inner Circle also hereby expressly authorizes the advisor bearing this letter to customize the report in any or all of the following ways:

- Edits to the content as required by the firm's compliance rules
- Placement of the firm's name, branding and contact information
- Placement of the advisor's name and contact information
- Placement of any disclosure language required by the firm
- Removal of the VFO Inner Circle logo and the term "Flash Report"

In addition, VFO Inner Circle hereby expressly authorizes the advisor bearing this letter to customize the report in any or all of the following ways on behalf of his or her centers of influence:

- Edits to the content as required by the compliance rules of the firms of the centers of influence
- Placement of the names, branding and contact information of the firms of the centers of influence
- Placement of the name and contact information of the centers of influence
- Placement of any disclosure language required by the firms of the centers of influence
- Removal of the VFO Inner Circle logo and the term "Flash Report"

The report must retain any research citations and the acknowledgement text and copyright notice.

Compliance backup information for primary research

No research data cited in this article.

FINRA review

This report was reviewed by FINRA. The review letter indicated that the material appears consistent with applicable standards. The FINRA review letter and the article submitted for review are attached below.

Please note that the report submitted for FINRA review includes a "GORDIAN INVESTMENTS" heading on the first page as well as a disclosure statement specific to Gordian Investments, LLC and to Jonathan Powell, a registered representative of Gordian Investments, LLC, on the last page. Advisors distributing this report may customize the report to include the name of their own firm and their own disclosure statement, or that of their centers of influence.

Any questions regarding the foregoing may be directed to our compliance group at compliance@cegworldwide.com.

ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

August 06, 2021

Ms. Yulia Kalk
Gordian Investments, LLC
3738 Mt. Diablo Blvd., Suite 301
Lafayette CA 94549

Reference: **FR2021-0802-0274/E**
Link Reference: FR2018-0216-0122

Org Id: 158611

1. CEG December 2021 Flash Report
Rule: FIN 2210
3 Pages

Total Fee: \$125

Dear Ms. Kalk,

The communication submitted appears consistent with applicable standards.

Reviewed by,

Nicole M. Cashaw
Associate Principal Analyst

jws

Please send any communications related to filing reviews to this Department through the Advertising Regulation Electronic Filing (AREF) system or by facsimile or hard copy mail service. We request that you do not send documents or other communications via email.

NOTE: *We assume that your filed communication doesn't omit or misstate any fact, nor does it offer an opinion without reasonable basis. While you may say that the*



communication was "reviewed by FINRA" or "FINRA reviewed," you may not say that we approved it.

Finding the Right Wealth Manager for You

It can be quite a task to evaluate the expertise and experience of a wealth manager before you work with him or her. Even then, it may be tough to discern whether you're getting the advice and solutions you truly need in order to maximize and protect your personal wealth in accordance with your goals and objectives.

To achieve your most important financial goals, one of the most important decisions you can make—often the single most important decision—is selecting and working with the right primary wealth manager.

To choose and work with a truly high-caliber wealth manager, assess all potential candidates in three key areas: integrity, competence and experience.

Integrity

To protect or enhance the wealth you have created, a wealth manager must be scrupulously honest.

A high-caliber wealth manager never employs services and products that are illegal or even the least bit unethical. For example, evading taxes by using an offshore structure is reprehensible. Insider trading or fraudulent conveyances are nonstarters. Any tax strategy, for instance, must be designated well within the parameters set in the tax code.

To size up a candidate's integrity, consider a number of factors such as:

- Has the wealth manager run afoul of regulators? If so, what is the issue?
- Has the wealth manager been sued by clients? If so, why?
- Can he or she provide powerful references from other professionals and some clients?

Important: Finding out that a wealth manager has been sued is not an automatic reason to exclude him or her from consideration—not in today's litigious culture. But it does mean a more detailed examination of the facts is required.

The following two questions can be particularly helpful in assessing a wealth manager's integrity.

- **“Under what conditions would you fire a client?”** If a client absolutely insists on taking actions that are legally questionable or outright illegal, the wealth manager should fire that client without reservation. It is important to understand a wealth manager's thought process when it comes to how he or she would address this matter.
- **“What will you *not* do?”** The objective of this question is for you to determine where the wealth manager sets his or her limits. Those limits should be clearly on the right side of the legal and moral divide. Some people believe that the people they hire will do most anything “for the right price.” You need to make sure that there is no price your wealth manager thinks would justify jeopardizing your financial future.

Page 2

TWO OTHER KEY FACTORS

Competence

You clearly want to work with an exceptionally competent wealth manager. Everyone wants to work with the best, right? To achieve optimal results, a wealth manager must be adept in both types of proficiencies:

1. Technical competence. Consider the advisor's educational background, professional licenses and designations, association with industry organizations, and recognition from peers in the financial and legal communities.

Referrals from other professionals you are already working with and deeply trust are another way to assess a wealth manager's competence.

Also keep in mind that a wealth manager cannot be a one-person band if he or she is going to be effective for clients. In working with successful families and individuals, there will be numerous times when specialists need to be called in. Therefore, it can be useful for you to know who these specialists are, why the wealth manager chose them, their areas of expertise and credentials, and the process they use to collaborate and get results.

By having even a rudimentary understanding of the depth and breadth of a wealth manager's team, you will be better able to gauge his or her technical capabilities.

2. Building powerful relationships. Without a solid rapport between you and a wealth manager, the results are likely to be far less than ideal. The wealth manager you work with must clearly understand your self-interests. Achieving your desired outcomes is all about matching up wealth management solutions with your agenda. Failing to develop a deep understanding of what matters most to you, what matters least and everything in between can unfortunately result in not getting the best wealth management solutions.

Being able to effectively explain wealth management recommendations and the alternatives is tied directly to the insights your wealth manager has gained regarding what is important to you. He or she needs to explain solutions in a way that makes sense to you based on your level of technical sophistication and interest.

Experience

Along with being scrupulously honest and exceptionally competent, a suitable wealth manager must be experienced in working with people like you—other clients with whom you share common traits. For your wealth manager to be able to effectively help you manage and protect your wealth, he or she must understand the goals, objectives, interests, concerns and other key characteristics of accomplished individuals and families with those same goals, interests, concerns and the like. Insist that your wealth manager possess a track record of achievements in working with people like you.

Some questions to ask a wealth manager that can prove useful when evaluating experience include:

- Why do you like working with [fill in your source of wealth]?
- What percentage of your clientele are people like me?
- What services or products do you tend to provide them?
- How do you tend to work with them and their other advisors?

Experience means not only spending years working with clients like you but also being knowledgeable about and able to adeptly deliver state-of-the-art wealth management services and products to that group. Knowing the experiences of a wealth manager working with individuals and families in a similar situation proves very insightful. It gives you perspective and helps you understand how the relationship is likely to develop in the coming years and decades.

ACKNOWLEDGMENT: This article was published by the VFO Inner Circle, a global financial concierge group working with affluent individuals and families, and is distributed with its permission. Copyright 20201 by AES Nation, LLC.

This report is intended to be used for educational purposes only and does not constitute a solicitation to purchase any security or advisory services. Past performance is no guarantee of future results. An investment in any security involves significant risks and any investment may lose value. Refer to all risk disclosures related to each security product carefully before investing. Securities offered through Gordian Investments, LLC, member: FINRA, SIPC. Jonathan Powell is a registered representative of Gordian Investments, LLC. Jonathan Powell and Gordian Investments, LLC are not affiliated with AES Nation, LLC. AES Nation, LLC is the creator and publisher of the VFO Inner Circle Flash Report.