



# Equilibrium Wealth Advisors: Your Questions Answered

## Why are you launching an independent firm?

After careful consideration and due diligence over the past three years, we have chosen to transition the firm because we believe independence allows us to better serve our clients' needs and interests. As an independent firm, EWA, LLC dba Equilibrium Wealth Advisors (EWA), we now have greater control over the services we can offer and access to a wider range of research, products and solutions. We wholeheartedly believe our move is best for our clients and team.

As a Registered Investment Advisor (RIA), we are registered directly with the Securities and Exchange Commission (SEC). RIAs have a fiduciary duty to their clients, which means they have a fundamental obligation to provide suitable investment advice and to always act in clients' best interests. By becoming an RIA, we have simply formalized one of our cardinal business principles: To always act in the best interest of the client!

We trust that our new structure and independence as an RIA will allow us to continue our responsiveness and engagement with our clients, helping them embrace, utilize, organize, protect and grow their wealth to support their goals.

## Where will my assets be held?

Your assets will be held at Fidelity Investments, one of the most respected, financially sound, and diversified financial companies in the United States. Fidelity's Clearing & Custody Solutions® works with nearly 10,000 advisory firms and brokers across the country and oversees \$2.1 trillion in assets under administration and \$8.3 trillion in total customer assets (as of December 31, 2019). Its innovative technology, platforms and investment solutions are highly regarded by both investment professionals and individual investors.

We have full access to Fidelity's best-in-class research, concierge service for optimal trading execution, and open architecture for investment selection. We are excited to partner with this outstanding company to serve as custodian for the safeguarding of our clients' assets. As an independent RIA, we will constantly evaluate our partnerships to ensure the best platforms are always available for our clients.

## Will my fees be different?

The main reason we transitioned to the independent model is to provide the best service and value to you. By removing the middleman (prior broker/dealer), we will be able to lower internal fees charged to clients.

Fidelity, being one of the most respected and financially strong custodians, has access to the lowest institutional pricing on all ETF and mutual funds. There will be no commissions charged. Everything will operate with a single, transparent advisory fee, some of the lowest internal fund management fees in the industry, and zero commissions.

We will cover any transfer fees incurred for making this transition and there will be a 5% permanent fee reduction as a result of this move.

## How do I make this transition with EWA?

Our team will be in touch soon with a welcome package and electronic paperwork which will transfer all your current holdings in-kind to the new firm. Please review, sign electronically, and return them to us so we can continue to serve you without interruption.

We will help you get set up with online access, elect paperless service if desired, and officially welcome you to the independent EWA.

We also will meet to update your financial plan and help you aggregate assets for an easy, all-inclusive view of your balance sheet.

## What are the benefits of EWA moving to the independent model?

EWA now will operate as a true fiduciary (client's interests first) and fee-only wealth management firm. Independence means that we can offer a broader range of investment solutions and services to address your needs.

Independence encourages us to be forward thinking and to tailor investment options specifically to your needs. We are better able to customize financial planning, retirement planning and estate planning strategies that meet your individual requirements. Ultimately, this allows us to be more responsive and cultivate deeper, personal relationships with those whom we serve.

### **What are the benefits of this change to me as a client?**

We see this shift as a very positive one. Our relationship with you and our advice we provide will feel the same because they remain unchanged. Our dedication to helping you keep your life in balance will not waver. Through our distinctive concierge approach, we strive to help you alleviate financial stress and reach your future goals without making excessive sacrifices today.

We know that your needs are complex, and your time is limited. We care deeply that our planning can meet the full range of your concerns and financial needs. Ultimately, we now are better positioned to address your unique circumstances and to ensure your wealth is simply a support system that enables you to live your life by design.

### **Where will I be able to view my accounts?**

Our team will help set up access to your accounts through the client login at EWA-LLC.com. There you will be able to view all your accounts, no matter the financial institution. With this new online functionality, we will be able to interact in a more integrated way and collaborate on all financial matters.

### **Will the personnel at EWA change?**

The team you already know forms EWA as you know it. We are all are eager to continue working with you.

### **Where is your office located?**

We moved and are excited about our new space, so we hope you'll stop in. Our new address is: 381 Mansfield Avenue, #200A, Pittsburgh, Pennsylvania 15220.

We are located off the first exit on I-376 coming south off the Fort Pitt Bridge. We are a 10-minute drive from downtown and easily accessible for those coming from the north or south.

For our clients outside of Pennsylvania, we look forward to meeting virtually and in person.

### **What will happen to my insurance at Northwestern Mutual?**

Insurance is part of risk management planning, and our priority will always be centered on doing what is in your best interest. We will continue to provide an all-inclusive solution for all your financial needs, including the use of insurance in risk management planning.

### **What are the next steps?**

It has been a pleasure to work with you. Our hope is to continue our relationship and further serve your financial needs.

We will be reaching out to you shortly to answer any additional questions you may have and to ensure a smooth transition of your assets. We recognize that moving your assets and learning new processes can create some work on your part. My team and I are ready to make the transition as seamless as possible.

We look forward to the opportunity to continue working with you and helping you achieve your financial goals.

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EWA, LLC dba Equilibrium Wealth Advisors, is an SEC-registered investment advisory firm providing investment advisory and financial planning services to clients.

Securities are offered through Fidelity Brokerage Services LLC and National Financial Services LLC (collectively, "Fidelity"), member FINRA/SIPC.  
Investments in securities and insurance products are not insured by any state or federal agency.