

# Why a Flat Annual Retainer Fee?



Our firm understands that the advisement of a client's portfolio is an integral part of their financial life plan. However, it is not the only element that contributes to meeting a client's goals and aspirations.

Nothing inspires us more than helping clients turn someday dreams into reality. To accomplish our mission, we need to understand our clients before the numbers!

Over the past decade, there has been a tremendous shift in the way financial advisors have been compensated for their services. Today most financial advisors are compensated by receiving a fee tied to a client's investable assets. If a client adds money to their portfolio and the portfolio appreciates, so does the financial advisor compensation.

We looked critically at this traditional asset under management fee model and decided it just did not make sense for our clients and business model. Our firm's position is, "why should clients pay for financial services based on their total assets under management?" We feel a flat annual retainer fee is a more appropriate method that includes a comprehensive financial life plan with on-going management and advisement of a client's investment portfolio.

A flat annual retainer fee is simple, easy to administer, transparent, fair, and potentially minimizes conflicts of interest. A flat annual retainer fee fits perfectly into a world where a client's best interests come first.

Our clients are paying for our evaluating the big picture through our financial life planning service and process and NOT only for a one- dimensional photo of their investment portfolio.

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