

Your FINANCIAL FUTURE

The Three Most Important Factors to Consider When Hiring
a Financial Advisor and the Questions to Ask



Choosing a financial advisor is an important decision and can have a significant impact on your ability to achieve your financial goals. With so many things to consider, how do you distinguish fact from fiction to determine who truly has your best interest in mind?

We believe that there are three overarching factors to consider when selecting a financial advisor. To better assist you we've not only suggested questions to ask, but have also provided you Unified Trust's answers to those questions.

“MANY FINANCIAL COMPANIES SAY THEY PUT THE INTERESTS OF THEIR INVESTORS FIRST. AT UNIFIED TRUST, WE LET OUR ACTIONS SAY IT FOR US.”

—Dr. Gregory Kasten, MD, Founder

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THE BASICS

QUESTION: WHAT SERVICES DO YOU OFFER?

Services could include retirement planning for both individual clients as well as businesses, financial planning, investment management, trust arrangements, estate planning, tax planning, charitable planning, fiduciary services for endowments and foundations and more.

QUESTION: WHAT SIZE ACCOUNTS DO YOU MANAGE?

We manage investment portfolios of varying sizes. Our Wealth Management team serves as a discretionary fiduciary to more than \$875 million in client assets.¹

QUESTION: WHAT IS YOUR CURRENT AUM (ASSETS UNDER MANAGEMENT)?

Over \$5 billion.¹

QUESTION: DO YOU WORK WITH SPECIFIC FIRMS TO ASSIST CLIENT NEEDS SUCH AS CPA'S, ESTATE PLANNING ATTORNEYS, ETC.?

We often work with existing teams and local professionals in the accounting, estate planning and insurance community to help us implement planning solutions for our clients.





QUESTION: WHAT ARE YOUR FEES?

Fees vary depending on assets but for individualized attention and innovative thinking; you'll find our pricing is very competitive. We are also one of the first fee-based, full disclosure, discretionary investment managers in the country. We have always practiced full disclosure of our fees. That is why you will receive a quarterly invoice, simply for the purpose of making sure you are aware of the fees you are paying.

QUESTION: HOW OFTEN WILL WE MEET?

We are with you every step of the way to help you achieve your financial goals. Client meetings are held monthly, quarterly or annually based on your needs and preferences.

TRUST & OVERSIGHT

QUESTION: ARE YOU A FIDUCIARY?

Yes, we were one of the first national bank trust companies in the country. This allows us to offer fiduciary discretion. We put our clients first and we must always use a “prudent expert” standard of care.

QUESTION: HOW ARE YOU REGULATED?

Unified Trust Company, N.A. is regulated by the United States Office of the Comptroller of the Currency (OCC). The OCC conducts a thorough examination of our business practices every 18 months. We undergo five rigorous independent audits every year. The ongoing regulatory oversight is necessary for maintaining the highest level of fiduciary excellence.

Unified Trust Company



Trust & Oversight



QUESTION: DOES THE FIRM HAVE ANY CERTIFICATIONS?

In 2006, The Centre for Fiduciary Excellence (CEFEX) certified Unified Trust as meeting its highest standards of Fiduciary Practices for Investment Advisors. Unified Trust was among the first Investment Advisors globally to successfully complete the independent certification process and the first trust company certified in the United States. To maintain our CEFEX certification we submit to annual audits by the Centre for Fiduciary Excellence.

QUESTION: WHAT IS THE BACKGROUND OF YOUR FINANCIAL ADVISORS?

At Unified Trust, your investments are managed by a team of experts dedicated to helping you achieve your goals. Our Fiduciary Investment Advisors all hold either the Certified Financial

Planner (CFP®) or Chartered Financial Analyst (CFA®) designation but many also hold additional degrees and certifications. They are subject to continuing education standards within their fields.

QUESTION: CAN YOU PROVIDE REFERENCES?

Our advisors routinely and willingly provide references. We also survey our clients every year and receive extremely favorable ratings.

QUESTION: DO YOU ACCEPT REVENUE SHARING PAYMENTS?

The only revenue we receive is from investment management fees. Any revenue sharing payments we receive from fund companies are passed back to you to offset your fees. This means investment selections are always made in your best interest, not ours.

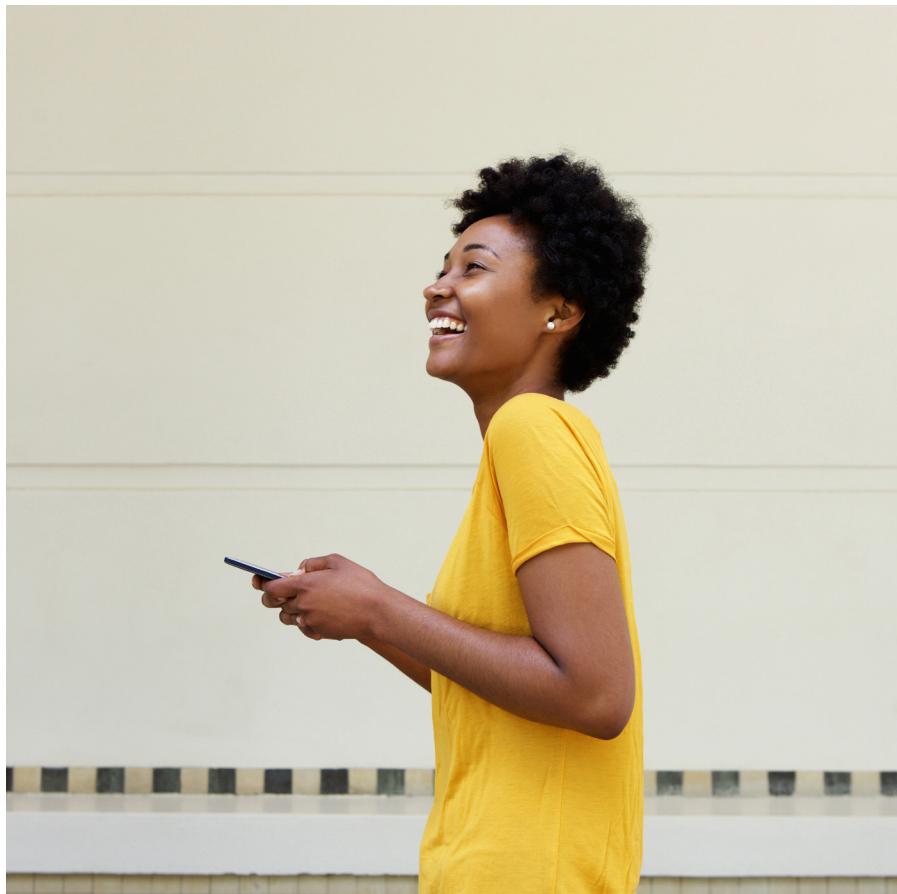
INVESTMENT STRATEGY

QUESTION: WILL MY INDIVIDUAL FINANCIAL ADVISOR SELECT MY INVESTMENTS?

At many other investment firms, each advisor has their own investment philosophy, which can lead to inconsistent and possibly less than desirable outcomes for clients. At Unified Trust, we believe eight minds are better than one. Therefore, all investment strate-

gies are established and overseen by our Trust Investment Committee. This committee is comprised of senior leaders and highly credentialed investment professionals across the company. The committee is responsible for evaluating macroeconomic factors and market conditions that influence our strategic investment decisions. You can rest easy knowing your portfolio is being managed by experts according to prudent investment standards.

Unified Trust Company



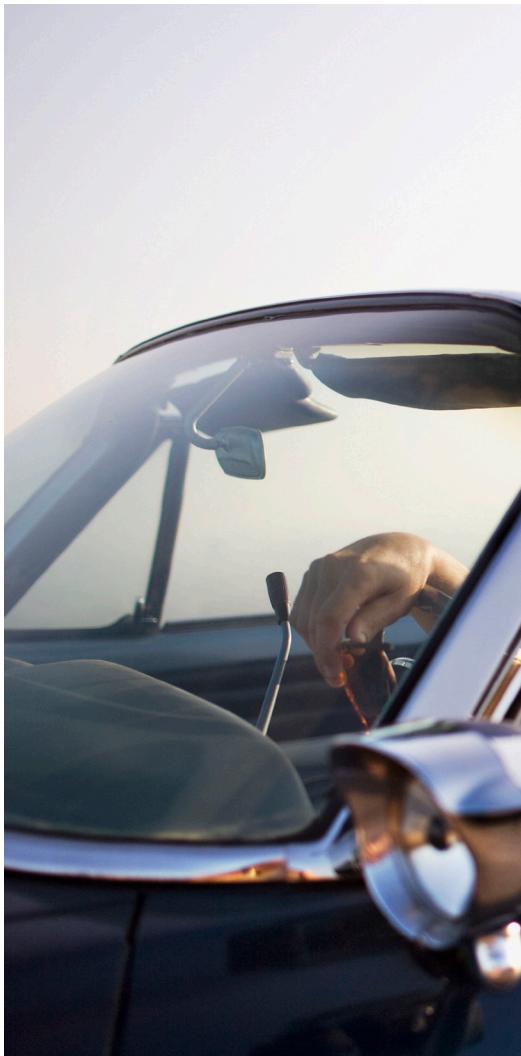
Investment Strategy

QUESTION: WHAT INVESTMENT OPTIONS ARE AVAILABLE?

We use an open architecture platform, which allows access to over 20,000 investment options. This gives us the breadth to select investments and investment managers whose philosophies and values align best with your goals.

QUESTION: HOW DO YOU BUILD A PERSONAL INVESTMENT STRATEGY?

Financial goals come in all shapes and sizes—some long-term, some immediate. No matter the time frame, we can help you balance your objectives and help put you on track to meet your goals. Your circumstances are unique and that's exactly why we develop highly personalized solutions to help meet your particular needs.







QUESTION: HOW DO YOU EVALUATE INVESTMENTS?

Like any prudent decision, we take a balanced approach to selecting investments for our clients. Our investment process begins with a quantitative analysis using our Unified Fiduciary Monitoring Index (UFMI). This scoring system provides an evaluation of each investment relative to its peers. Funds

that score in the top 25% are retained for further consideration. The Investment Team and the Trust Investment Committee then begin a qualitative analysis considering several factors, including manager philosophy, manager tenure, cost and risk measures. If a fund doesn't meet our fiduciary criteria for two consecutive quarters—they're replaced.

QUESTION: HOW DO YOU HANDLE VOLATILITY?

We take a goals based approach to financial planning, which means that we plan for market volatility when laying the path to help you achieve your financial objectives. We work with you to better understand your risk tolerance and your risk capacity. Through our managerial oversight and disciplined investment review process we help keep your portfolio on track during turbulent times. You can rest easy knowing Unified Trust is actively managing your investments and that we've planned for this.

QUESTION: FROM AN INVESTMENT PERSPECTIVE, HOW DO YOU HELP RETIREES?

At Unified Trust our goal isn't just to take you to retirement, but to also help you get the most out of it. As you

enter retirement, we have solutions in place such as the Unified IncomePlan®, which is designed to help provide peace of mind and a steady income stream throughout retirement. To accomplish this, we actively manage the investments with two goals in mind: maximizing income and minimizing risks. We monitor the portfolio and spending plan on a regular basis, so as your lifestyle changes, the portfolio is managed in such a way that helps your retirement income remain on track.

1. As of September 2018



QUESTIONS?

For more information on how Unified Trust Wealth Management solutions can work for you, call 859-514-6161 or 1-866-934-5078 or visit unifiedtrust.com.

Products and services offered by Unified Trust Company, N.A. are not insured by the FDIC, are not a deposit or other obligation of, or guaranteed by, Unified Trust Company, N.A., and are subject to investment risks, including possible loss of the principal amount invested.



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