

Adding 'Stay With Your Custodian' as Proof of a True Fiduciary Model

Draft copy + placement options (generated January 31, 2026)

What you have today (content + organization recap)

Your content already does three important things well:

- 1) It quantifies the fee problem (calculator + 'lost to fees').
- 2) It differentiates the advice model (fiduciary standard, fee-only / flat fee, no commissions).
- 3) It builds credibility (CFA + CFP, ethics language, and 'don't take our word for it' social proof).

Where the new idea fits: you already say "Stay with your current custodian" (and in another section, "Stay where you are"). Right now it's a single bullet. The opportunity is to elevate it into the *proof* of independence and unconflicted advice.

Core message to add

Objective / independent / product-agnostic / unconflicted is hard to prove with words alone. But it becomes believable when prospects realize you are not asking them to move assets onto your platform.

Proof: You can stay with your current broker/custodian.

Version 1: Lead with proof (the "mic drop" block)

Where to add it

- Upgrade Your Advice page

Place a new block immediately after the opening headline/intro paragraph (before 'The Problem I Couldn't Ignore'). This turns 'trust us' into 'here is how you can tell.'

- Main marketing page

Add one line of microcopy to the 'Upgrade Your Advice' card (or directly under the three cards) that says: "No account transfer required - keep your current brokerage."

Copy block (ready to paste)

- Headline options:
 - Keep your custodian. Upgrade your advice.
 - Stay where you are. Get unconflicted advice.
 - No platform. No product shelf. Just advice.
- Body / supporting copy (Option A - concise):

If you're with Fidelity, stay with Fidelity.

If you're with Schwab, stay with Schwab.

Interactive Brokers? Great - we work with what you have.

*Why this matters: most advisors need you to transfer assets so they can put you into their platform and their products. We don't. Your accounts stay put. Our job is to help you use the best low-cost funds and ETFs available *where you already invest*.*

- Body / supporting copy (Option B - slightly more explicit):

This is how you know we're truly independent: you do not have to move your money.

Your accounts can remain at your current broker/custodian (Fidelity, Schwab, Interactive Brokers, and most major platforms). These firms all offer broad investment menus with substantial overlap - including low-cost mutual funds and ETFs.

We get paid one way (a flat monthly fee). We do not get paid by fund companies or custodians. That keeps the advice product-agnostic and platform-agnostic.

How it connects to your existing sections

Immediately after this block, your existing narrative ('I left a good firm because...') hits harder. You have already demonstrated the structural difference, then you explain the origin story.

Also, keep the existing 'My Model' list item "Stay with your current custodian." After adding the proof block, it reads as reinforcement instead of a throwaway bullet.

Add-on (bonus): availability line near your scheduling CTA

- Microcopy option (1 sentence):

Meetings on your schedule: standard weekday hours plus one rotating late day each week and one Saturday per month.

Version 2: Objection handling via a short FAQ + "How it works"

Where to add it

- Upgrade Your Advice page

Insert a new section after 'The Model That Fixes It' (or after 'What This Looks Like in Practice') titled "Do I have to move my money?" or "How independence works in practice".

- Main marketing page

Add a one-line 'No transfer required' statement near the primary CTA ("Take the quiz") so the no-transfer promise is seen early. This reduces friction before people click.

Section draft: How it works (3 steps)

Goal: make the 'stay with your custodian' promise operational, not just philosophical.

1. Step 1: Start with what you already have

You share your current holdings (statement or export). We review fees, taxes, risk, and what you're actually getting for what you pay.

2. Step 2: Get a tailored plan built for your existing platform

We recommend specific, low-cost funds and ETFs that are available on your current brokerage platform - without forcing a transfer.

3. Step 3: Implement at your pace

You stay in control. We help you execute the changes in a straightforward, step-by-step way and keep the strategy aligned over time.

Section draft: Quick FAQ (copy you can drop in)

- Do I need to transfer my accounts?

No. Your accounts can stay with your current broker/custodian. That is the point - independence you can verify.

- What custodians do you work with?

Most major brokerages and custodians offer a wide menu of low-cost mutual funds and ETFs. If you're at Fidelity, Schwab, Interactive Brokers (or similar), you're typically already in a great place.

- Do you sell products or earn commissions?

No. We don't earn commissions and we don't get paid by what you buy. We charge a flat monthly fee, so our incentives don't change based on your portfolio size or product selection.

- Why does staying with my custodian matter?

Because it removes the most common conflict: an advisor who needs your assets on their platform to get paid. Keeping your assets where they are makes it easier for you to verify the relationship is advice-first.

Bonus: Availability / meeting hours copy

This is secondary to the fiduciary messaging. Treat it as friction reduction near scheduling CTAs, not as a headline feature.

- Short copy (recommended):

We meet when it's convenient for you - including one rotating late day each week and one Saturday per month.

- Full schedule (if you want to publish exact hours):

Availability	Hours	Notes
Standard business hours	Mon-Fri 9:00 AM - 6:00 PM	Default availability
Rolling evening hours	11:00 AM - 7:00 PM	Week 1: Mon Week 2: Tue Week 3: Wed Week 4: Thu (repeats)
Monthly Saturday hours	10:00 AM - 4:00 PM	Once per month

Optional: tighten the 'fiduciary' proof language (compliance friendly)

If you use phrases like "true fiduciary" or "100% fiduciary," consider pairing them with a concrete, verifiable mechanism (which you already have): no custody requirement, no product sales, and transparent compensation. Also ensure the phrasing matches your Form ADV disclosures.

- Reference points you can cite or link to (optional):
 - SEC - Commission Interpretation Regarding Standard of Conduct for Investment Advisers (Release IA-5248, 2019; updated overview page reviewed 2023).
 - CFP Board - Code of Ethics and Standards of Conduct (fiduciary duty when providing Financial Advice).
 - SEC - Custody Rule (client assets maintained with a qualified custodian when an adviser has custody).

End of draft.