

**What are Mike Sharples' credentials?**

I have been a CERTIFIED FINANCIAL PLANNER™ since 1993 and have over 20 years of experience in the financial industry advising individuals and institutions. I also hold both Bachelor and Masters Degrees.

**How do I pay for your services?**

We offer three different fee programs. You pick the one that fits your needs best.

- The most common is the “*Advisory*” program in which you pay 1.50% to 0.70% annual fee, paid quarterly with the rate dependent on the value of your account.
- We also offer a “*Commission*” based program where your pay for transactions both buying and selling. The transaction costs ranges from 6.00% to 2.00% depending on the amount and type of security.
- Lastly we offer an “*Hourly*” fee program at a rate of \$300.00 which is designed primarily for special financial projects (e.g. Retirement Plan reviews, Estate Plan review, etc.)

**What type of clients do you work with?**

We work primarily with individual investors, who are interested in building and protecting wealth that will last for generations. We focus on you, your children, your parents, and extended family. As part of our wealth management strategies for our small and medium size business clients we manage retirement plans.

**Do you have account minimums?**

No, but our typical client has \$500,000 to \$12,000,000 of investable assets.

**Why should I choose MKS Wealth Management?**

Our firm was created to focus on providing individualized advice, independent of the influences of any large institution. We are able to provide clients with objective recommendations on a broad range of investments, services, and strategies. We review multiple investment analysis as well as our own research before offering investment recommendations. By understanding your goals, concerns, and risks we develop your plan which leads to your investment portfolio and strategy.

**What is a CFP®?**

It is the abbreviation for CERTIFIED FINANCIAL PLANNER™ which is a professional designation that requires a specific and rigorous course of study followed by a board examination to qualify. To maintain the designation also requires continuing education and the highest ethical standards in the financial industry.

**Can you provide any references?**

Unfortunately the financial governing bodies restrict the use of any written recommendations or testimonials. Your CPA or attorney may be a good source of consultation and their inquiries are welcomed in the interview process.

**What is your investment philosophy?**

A variety of factors influence the building and management of your portfolio and while diversification and asset allocation are important they are not a panacea for eliminating portfolio risk, so we build portfolios specifically designed for you based on your goals and financial circumstances.

**Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC.**

**What type of financial products do you handle?**

You will have access to stocks, bonds, mutual funds, Exchange Traded Funds (ETFs), Alternative Investments, options, annuities, Life Insurance, Long Term Care Insurance, and retirement plans (IRAs, Roth IRAs, Profit Sharing Plans, 401-Ks).

**Where are my assets held?**

We use LPL Financial as our Custodian and Broker-Dealer. LPL Financial is one of the leading financial services companies and the largest independent broker/dealer in the nation\*. See: [lpl.com](http://lpl.com) for more information. You will receive your monthly statement from LPL Financial.

\*As reported by Financial Planning magazine, June 1996-2013, based on total revenue.

**Can I see my account on-line?**

Yes. You can connect through our website or set up a direct link with LPL Financial.

**How will you communicate with me?**

We can meet or talk as often as you'd like whether monthly, quarterly, annually, or as needed. It is important to review your financial plan, goals, and investment portfolio at least annually, we will schedule your annual review. We are also available by phone or email; we make every effort to return all inquiries within 24 hours, and always as soon as possible.

**How often do you review portfolios?**

We provide an in-depth review at least annually. We also review all accounts quarterly, as well as monitor events effecting portfolios daily via the computer. You are also a key ingredient in the monitoring process and your inquiries are welcomed. We provide you with a toll free number, voice mail, cell phone contact, and email to make certain your concern is addressed in a timely manner.

**Will I participate in the investment decisions?**

Yes. You choose the level of your participation and directing of your accounts. We provide the advice and recommendations but you can be the final decision maker of whether to buy or sell a particular investment. We do direct most of our clients to allow us discretion which we intend to use primarily to manage your account in a major market or security down turn. We will discuss and confirm all investment strategies before executing any transaction on your behalf (even in your discretionary accounts if time permits).

**Do you work with clients outside of the Raleigh-Durham-Chapel Hill (NC) area?**

Yes, we have clients all across the United States. Contact is generally via the phone and email but we also travel to see clients when necessary, as well as connecting through Skype.