
**Founded:** 2000
**Headquartered:** Austin, TX
**Twitter:** @WorthPointe
**YouTube:** youtube.com/worthpointeinvestment
**Facebook:** WorthPointe

## Overview

WorthPointe is a *boutique* financial planning and investment management firm built with you in mind. We partner with our clients to establish a long-term plan that sets you up for success. We take pride in helping you **achieve your financial and personal goals** by identifying your needs and coordinating with our team of CERTIFIED FINANCIAL PLANNER™ professionals.

## Why work with a boutique firm?

Buying traditional money management is like buying a white t-shirt from a retailer: you pick a brand and a size. That “off the rack” approach works for t-shirts, but what about for the most important decisions of your life? If you are looking for *more* than the opportunity to buy one of five “pie charts” from your broker’s inventory that will just rebalance at arbitrary dates once a year, then we may be a good fit for you. Boutique investment management is like hiring a tailor to create a suit customized to your exact measurements and individual style. Just as a tailor has many fabrics or patterns in his toolbox, we have many planning and investment strategies in our arsenal that we will weave together and customize to create a bespoke solution uniquely designed to fit you.

Even if clients look almost identical on paper, that doesn’t mean they should be advised the exact same plan or that a new client should buy the same investments that an existing client is holding. We believe in creating a solution for you instead of just dropping you into basically the exact same couple of “portfolio” products that were sold to everyone else. Our team approach ensures all bases are covered, so you realize every applicable legal benefit.


## Investment Philosophy:

Your destination is important, but equally important is *how* you get there. One size does *not* fit all at WorthPointe. Picking a strategy is like picking a motor vehicle--a sports convertible is perfect for some trips, but sometimes the job calls for a family-sized sedan. There is no such thing as one *best* strategy for every person in every situation. There is no one way that we work with all clients or invest money. Instead, we seek the best strategy for the unique needs of *your* journey. Our job is to understand your destination and what type of journey you'd be comfortable taking. Then, we design a specialized vehicle just for you.

Discipline is the bedrock of everything we do. We seek to be **diversified, cost-efficient, and tax-aware.** We believe that returns can only be properly analyzed and understood if put into the context of the amount of risk that was taken to get them. In the long run, you should be getting more expected return for the amount of risk you were willing to take on.

Since nobody pays us to sell products, we are agnostic to the type or "brand" of the investment we use. Therefore, depending on your investment plan, we may recommend using ETFs (exchange traded funds), individual stocks or bonds, options, mutual funds, etc.

Whether you are extremely optimistic about the stock or bond markets, or more cautious, we can design a strategy that makes you comfortable, and do so without giving up the opportunity to progress towards your goals.

We strongly believe that WorthPointe's success is solely built on the **trust and confidence** clients place in our expertise. Therefore, when we speak to you, we seek to be as transparent as possible. We strive to communicate in detail the precise nature of services customized for your financial goals.


## How We're Different

**Our fee-only approach means no surprises. You always know what you're paying for (read: no hidden fees).** We lay it out so that you always understand the precise nature of our services and how our strategies support your unique financial planning/wealth management goals. As a fee-only firm, our income comes from you and *only* you. You always know what you're paying for and that your advisor is not being compensated for recommending specific products.

**We grow as you grow.** We're not just serving today's millionaires--we're committed to building the millionaires of tomorrow. To do that, we meet you where you are. Operating as a fee-only firm, your success is necessary for our success. And we're in it for the long haul, celebrating your wins with you along the way.

**We offer client-centered advice from a fiduciary.** We owe *all* clients a fiduciary duty at *all* times on *all* of their accounts.

**You get the most comprehensive advice in town.** As CFP® Professionals, our advisors build and quarterback a team of experts to deliver personalized advice as it relates to estate planning, taxes, investments, asset protection and charitable giving. We do it all, and we do it well.

**We make it easy.** You get all the benefits of cutting-edge technology while still working one-on-one with a human. The information you want is always available when you need it through our WorthPointe360 client portal--even on your smartphone. Don't want to waste time fighting traffic? Let's meet virtually in your home or office using our video-conferencing software.

**All advisors are owners.** Our advisors aren't just employees; they are stakeholders. Their accountability to you is amplified by their long-term commitment to WorthPointe.

**Customized & Sophisticated Investment Strategies.** Advances in financial markets and technology have changed investing dramatically. Said changes have introduced new risks as well as new opportunities to investors. WorthPointe has experts who understand how to "hedge" (protect) against these risks as well as take advantage of new


opportunities in areas like options and big data analytics.

**We meet you where you are.** We are here to solve real problems. Most advisors trash all of your current investments Day 1. Then their “custom plan” turns out to be “just another pie chart” that rebalances once a year--just like all of their other clients. We are different. If you have investments that you don’t want to sell, we can work with you to protect them or generate more income. We can not only help you invest your cash, but we can *improve* investments like stocks, bonds, and funds *that you already own but do not want to sell.*

**We don’t just stick to stocks, bonds, and funds.** Options and other alternative investments can be used to reduce the risk of your portfolio, or give you more opportunity for growth and income. Options can be traded across the entire spectrum--from very conservatively, to aggressively.

**For clients who desire a more a “classic” or conservative approach to investing, we’ve got you covered**.

**For those who want something more cutting-edge and sophisticated, or to take on a little more risk, we’ve got you covered as well**. We can even design a custom strategy that gives you an appropriate mix.

**Team Diversity.** We don’t believe in gurus. No advisor has a monopoly on the best ideas. At WorthPointe, you build a one-on-one relationship with a human advisor, but you also join a team with a depth of knowledge and diversity of skills. Championship sports teams always seem to have the right mix of long established veterans and fresh talent. When you look at your team, you’ll see both gray hair as well as top-shelf young professionals. You’ll know that your team will not only be here today, but give you continuity for decades to come.


## FAQs

**How long am I locked into the advisory contract?** There is no contract minimum. You can cancel at any time and you will only pay us for the days we worked. There is no up-front cost to get started, and no fee to get out. It's that simple.

**How much does it cost and what's included?** The total management fees paid by our clients ranges from .25% to 2% of the assets we manage. Most clients fall in the 0.75% to 1.3%. Where you fall in that range is dependent on two factors: 1) the amount of assets we manage, 2) the specific investment strategies we will agree on together. More actively traded or sophisticated strategies that require more data and attention naturally cost us more to offer to you than other more "classic" strategies. Besides investment advising, the fee includes our financial planning services, which you should be sure to inquire further about when you speak to us.

**How do I get started?** We typically need account numbers and personal information such as date of birth, etc. We'll compile the paperwork and get it to you via email or Docusign. Once paperwork is complete, the financial planning begins. We'll analyze your investments, begin to gather data from you, and schedule time to allow us to better understand your situation. Then, we'll come to you with our thoughts on your current holdings as well as an overall strategy for your account. First, you'll need to complete a questionnaire. You can do this online by going to [bit.ly/WPQuestionnaire](bit.ly/WPQuestionnaire).

**How do I know I can trust you?** First, we owe *all* of our clients a fiduciary duty at *all* times. This is the highest standard under the law, yet the vast majority of "advisors" have not taken a fiduciary oath to *all* clients at *all* times. Further, we do not custody assets, so we never handle your money directly. Instead, your assets are held in an account at a discount brokerage. If you were referred by a discount broker, you are already leveraging their expertise and saving yourself much time trying to weed through the crowded investment advisory space.

**Do all clients get the same portfolio?** No. This is the essence of what *boutique* investment management is all about.


**I'm very busy and I hate traffic. Do we have to meet in person or is there an easier way to do this?** We understand, so we'll make it convenient for you. No, you don't have to drive anywhere or even meet us in person. We can send you materials such as videos and brochures to help you get to know us in advance of speaking to us. Then, we can use a live internet webinar to allow you to see and speak to your advisor from the comfort of your own home or office. Our services are easily offered from a distance using our WorthPointe 360 web-platform as well as video-chats and phone calls from you human CFP ® professional. Of course, you are welcome to meet us at one of our offices, but your convenience is a high priority!

**Do you do anything out of the ordinary?** Yes. We have many strategies. Some strategies are appropriate for many clients, and others for a small percentage of clients or a small percentage of a client's assets. For example, we offer options enhancement strategies, long/short strategies, portfolio margin, and algorithmic strategies with more frequent trading. The best thing to do is not start with a strategy in mind, but instead start with a goal in mind. Before we discuss anything out of the ordinary though, we'll need to know that you are suitable. If you haven't already, please complete the questionnaire online at bit.ly/WPQuestionnaire as a next step. We'll guide you on how best to execute that based on your goals, experience, risk tolerance, and other personal considerations.

---

## Contact Us

(800) 620-4232
bespoke@wpwm.com