



Frequently Asked Questions

What is happening, exactly?

I started Candor Wealth Partners to provide wealth management, investment, and insurance services to my current and future clients. LPL Financial is providing the support structure, which includes technology systems, security, broker/dealer access, compliance, and more. A special business model called Strategic Wealth Services provides a greater depth of resources and industry-leading research. These advantages are passed on to you in the form of more personalized service and access to a comprehensive array of investment choices.

Why did you choose LPL Financial as your broker/dealer?

After careful research, I have selected LPL Financial because of its depth of commitment to our clients and our business. I made this decision carefully, conducting a rigorous review spanning 18 months. My goal was to find a better home for all of us. I chose LPL because I believe my clients will be better supported by a culture that prioritizes their needs and interests above everything else. LPL's comprehensive support, technology, and research, along with its model of transparency and dedication to independence and choice, allows me to provide you with a wide range of non-proprietary quality investments. LPL has spent decades developing a platform that includes technology and support staff. LPL Financial is the nation's largest independent broker/dealer* overall and third-largest custodian of assets**, supporting over 19,000 independent advisors.

Why didn't you tell us about this change earlier?

Because of my legal obligations, I was limited in what information I could share in advance of my resignation from Bank of America, Merrill Lynch. An immediate move "without notice" is common practice in this industry, as it presents less conflict and stress to all parties.

Can I keep my accounts where they are?

Yes. However, I will not be able to advise you if you stay there since I am no longer affiliated with Bank of America/Merrill Lynch. Should you choose to keep your accounts where they are, they will be reassigned to a different advisor at Bank of America/Merrill Lynch.

What motivated you to make the change?

Everything is based on giving you, the client, the best products and services I can. The last 20 years have seen more changes to the financial markets than ever. Technology has made this possible. Wealth management and planning strategies are more important than ever as volatility has increased. I believe that moving my practice to an independent affiliation with LPL Financial is truly what's best for my clients and the future of my practice. And I'm excited about the benefits this will bring now and in the future.

With the support of LPL Strategic Wealth Services, I will be able to serve you better.



What is your name's origin?

The word "Candor" conveys clear and transparent openness in communication. I've always tried to provide that to my clients. "Wealth" is not just about money, but rather the whole entirety of your life's work. Regardless of where your wealth is, the decisions we make every day will show up in your wealth, and that's important. "Partners" is simply the best way to describe our relationship. We are in this together.

If I transfer my assets, where will they be held, and how safe will they be?

LPL Financial is a member firm of the Securities Investor Protection Corporation (SIPC). Membership provides account protection up to a maximum of \$500,000 per client, of which \$250,000 may be claimed for cash. For an explanatory brochure, please visit <http://www.sipc.org/>. Through London Insurers, LPL Financial accounts have additional securities protection to cover the net equity of client accounts up to an overall aggregate firm limit of \$750 million, subject to conditions and limitations.

London Insurers rely on SIPC to determine the extent of losses incurred by individual LPL account holders. This additional protection covers losses above limits available from SIPC and would be payable up to a total of \$750 million.

The account protection applies when a SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments. This extensive coverage reflects a strong commitment to serving your investment needs.

Has your investment process changed?

Not at this time. In examining the investment abilities at LPL, I was very pleased to find a full menu of investment products, similar to what I've employed in the past. LPL also delivers high-level market and economic research, and the technologies I need to do quality work for my clients. My goal is to provide my clients with a "soft transition" with little or no disruption to their portfolios. Once accounts are established here, there will likely be improvements to my processes over time.

How is my personal information protected?

LPL Financial employs multiple security measures that meet or exceed federal law standards. These measures include safeguards and security measures both locally and digitally. LPL's online environment utilizes the latest technologies, including layered security protocols, data encryption, firewalls, and antivirus/antimalware software. For more information, please visit LPL's Privacy/Security page at <https://www.lpl.com/disclosures/privacy-security.html>.

Where is your new office?

I'm excited about the new office in Monroe, at 2485 Tower Drive, in Suite 7. I hope you will come by and see it for yourself. If coming by for the first time, look for the pavilion in the middle of the parking lot and turn in there. Candor Wealth Partners is on the right-hand side of the plaza.

What is your new website and how do I log into my account?

You can visit the new website at www.CandorWealth.com

As soon as your account has been transferred to LPL Financial, you will be able to log in from there. If you need assistance, just give us a call toll-free at 1 (855) 5 - CANDOR

*Based on total revenues, Financial Planning magazine, June 1996 – 2021

**Cerulli Associate, 2019 U.S RIA Marketplace Report

***includes \$578 million in advisory assets as of June 30, 2021