



**IBEX**  
WEALTH ADVISORS

# Frequently Asked Questions

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IBEX WEALTH ADVISORS

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**Q. What services does IBEX Wealth Advisors provide?**

IBEX Wealth Advisors seeks to deliver disciplined asset management strategies grounded in clarity, consistency and conviction by helping you build, manage and transfer wealth through long-term financial planning. As independent advisors, we offer objective advice across the full range of your wealth management needs, including retirement planning, insurance planning, education funding and estate planning.

**Q. What types of clients does IBEX Wealth Advisors serve and do you have a minimum account size?**

IBEX Wealth Advisors serves a broad range of individuals, families and business owners with diverse needs and financial situations. While we find that clients with investable assets of at least \$250,000 benefit the most from our investment and financial planning capabilities, we may waive our minimum relationship size for new clients who are either related to or referred to us by existing clients.

**Q. Will I work with a specific advisor at the firm?**

While your lead advisor will be your primary point of contact, we leverage the knowledge and experience of our entire team in resolving financial challenges and seeking the best opportunities for your needs. Depending on your situation and goals, you may work with more than one advisor to ensure you have access to the right expertise in specialized areas such as estate or insurance planning or developing a business exit strategy. In addition, our highly skilled administrative staff will interact with you, preparing forms and account paperwork, answering routine inquiries and scheduling appointments.

**Q. How often do you conduct client account reviews?**

While we continually monitor your financial plan and investment strategies throughout the year, we conduct formal account reviews with each client at least annually and whenever you request a meeting with us. Based on your specific needs and situation, account reviews can be scheduled at different intervals throughout the year. We encourage all of our clients to proactively contact us whenever significant changes in their lives take place, such as a marriage, birth, job change, losing a loved one or other circumstances impacting your financial strategy.

**Q. What is your investment philosophy and approach?**

We employ a highly personalized approach as we seek to protect and grow what matters most to you and your family. We recognize the importance of getting to know you, your financial needs, goals and lifestyle. That is the foundation we use to help you define and prioritize your long-term financial objectives and develop a comprehensive strategy that seeks to help you pursue your goals. Throughout our planning process you benefit from our experience, education and ongoing professional training. You can count on IBEX Wealth Advisors to provide you with thoughtful financial insights, honest communication, long-term planning and personal service—the elements we consider essential for building and nurturing lasting relationships.

The convictions that support our investment recommendations are based on our objective analysis of various investments, sector, economic and market indicators, among other criteria. Our open-architecture investment platform and stringent due diligence provide us with access to the full universe of investments to select among in constructing your portfolio.

We leverage our relationships with our outside investment and research partners to employ a strict, highly disciplined investment screening process that results in a recommended list of select investments. Investments on our recommended list must continue to meet strict criteria over time to remain on the list. Our approach to investment planning incorporates:

- Asset Allocation
- Portfolio Design
- Portfolio income analysis
- Portfolio Management
- Tax Strategies
- Risk Management

Please note: No strategy ensures a profit or protects against loss. Investing involves risk including possible loss of principal and past performance is no guarantee of future results.

### **Q. Do you offer discretionary asset management services?**

Yes. In fact, a majority of our clients come to us seeking discretionary asset management services. However, we also manage a number of client portfolios on a non-discretionary basis. We work closely with each client to establish an appropriate risk level. Clients seeking discretionary asset management sign documents assigning us discretion to make appropriate securities purchase and sale decisions without contacting them prior to each trade. This enables us to make investment decisions on your behalf, and aligned with your goals and risk tolerance, in what we believe is a more timely, efficient, and effective manner. Discretion does not authorize us to withdraw any monies or securities from your account.

### **Q. How do I know that investment decisions will be made with my best interests in mind?**

As an independent Registered Investment Advisor (RIA), our advisors have a fiduciary duty toward you, our client. A fiduciary duty is a legal obligation to always act in your best interest, placing your interests ahead of our own. Not all financial advisors, planners or broker-dealers have this legal obligation to their clients. We encourage prospective clients to always ask a potential advisor if they have a fiduciary duty and to provide evidence of their status as a fiduciary advisor in writing. To learn more about IBEX Wealth Advisors' fiduciary duty to clients, Download our ADV Part 2 Brochure.

### **Q. How are you compensated?**

Our main source of compensation is in the form of an asset-based advisory fee, charged through LPL Financial. We believe that the advisory relationship works better if our compensation is asset-based instead of commission-based. This approach helps reduce conflicts of interest and more closely aligns client and advisor goals. If our client's assets grow, our income grows; the reverse also holds true. We have an incentive to treat the assets as if they were our own.

In the case of insurance and annuity products, advisors are paid by commission from the insurance company. Where possible, our advisors take a "level" commission; this means we are paid on an on-going basis to provide service for the life of the product, rather than receive a large commission up-front.

## **Q. How do you set your fees?**

There are many factors that can influence the advisory fee that we charge such as the total amount of assets involved, the number of investment strategies utilized, the investment objectives, and other individual requirements. All advisory related fees are charged through LPL Financial, a Registered Investment Advisor. We appreciate the opportunity to meet and explain further the services we can provide and the costs for such.

## **Q. Where will my assets be held?**

All client securities and cash balances are held with LPL Financial, a registered broker-dealer, member FINRA/SIPC. LPL Financial serves as the custodian for all of our client's assets. As a client, you will be provided with 24/7 access to Account View, LPL Financial's online client account portal providing easy access to your:

- Account(s), statements, tax documents and trade confirmations
- Transaction history
- Current market data

## **Q. Who is LPL Financial?**

LPL Financial is the nation's largest independent broker/dealer supporting more than 17,000 financial advisors nationwide.\* LPL Financial has no proprietary investment products to sell, no investment banking relationships to promote, and offers no quotas, sales contests, or incentives to recommend a particular investment over another. All securities services and transactions are offered through LPL Financial, member FINRA/SIPC, an independent broker/dealer.

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

## **Q. How are my assets protected?**

Through its membership in SIPC, each account custodied by LPL Financial is protected for the net equity of the client's securities and cash positions up to \$500,000 (including \$100,000 for claims for cash).

Through London Insurers, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of \$570,000,000 subject to conditions and limitations. This additional account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against the rise and fall in the market value of investments.

## **Q. Where can I find regulatory disclosures pertaining to LPL Financial and IBEX Wealth Advisors?**

We provide our form ADV (and supplements) to all prospective clients in the first meeting, or you may Download our ADV Part 2 brochure. The ADV form ('ADV' is an abbreviation for 'advisor') is a form filed with the Securities Exchange Commission (SEC) by Registered Investment Advisors. The form contains information about our assets under management, types of fee arrangements, types of investments, other business activities, balance sheet and financial advisor background information.

All of our advisors are regulated by the Financial Industry Regulatory Authority (FINRA), through LPL Financial. The public may review our individual advisor's records through FINRA's Broker Check website.

**Q. Does IBEX Wealth Advisors have any revenue sharing agreements in place?**

No. We do not have any revenue sharing agreements with any other professionals. This means that we do not receive any form of compensation for referring you to a particular accountant, attorney or other professional outside of our office.

**Q. How do your advisors remain current with industry and regulatory changes?**

At IBEX Wealth Advisors, we place great emphasis on our own continuing education for the benefit of our clients. Based on their specific industry designations, registrations and licenses, our advisors are subject to continuing education requirements by the Certified Financial Planner Board of Standards and FINRA, among others. Our advisors also attend industry conferences and workshops regarding the financial markets, tax policy, estate planning, regulatory changes, and other topics.

**Q. How will you keep my personal and confidential information private?**

We respect and share your desire for information privacy, protection and security. Our Privacy Policy is outlined below:

- We collect non-public personal information about you from the following sources: information we receive from you on applications or other forms and information about your transactions with our affiliates and others.
- We may share information about you with other affiliates, such as LPL Financial and other financial firms with which you will be doing business.
- Otherwise, we do not disclose any non-public personal information about you to anyone except as permitted by law. We follow the same policy with respect to non-public information received from all current and former clients.
- We restrict access to non-public personal information about you to those employees who have a need for that information to provide investment services to you, or to employees who assist those who provide those services to you; all employees are required to sign a non-disclosure agreement.
- We maintain physical, electronic and procedural safeguards to protect your non-public personal information.