

# REDEFINING

*wealth management*



**EQUIVEST**  
— FINANCIAL ADVISORS —

# Welcome

to a new paradigm in wealth management. We have designed a revolutionary client-centric financial advice model that minimizes the conventional conflicts of interest and offers a truly compelling value.

Imagine a financial advisor that is **competent, ethical, exclusive, charitable**, and available at a price less than the typical wealth manager. That vision is now a reality. We have designed a groundbreaking wealth management delivery concept that allows us to offer complete wealth management services from financial planning to investment management to insurance planning while embracing the belief that the client comes first. All of this is available from **industry experts** that understand that clients are family and this business is more than growth and profits. This entire concept is also **exclusive** and the founder has currently closed the practice at the current level of clients to continue to maintain the necessary level of service for each and every client. In addition, we have broken the mold with our dedication to devote a portion of income for **charitable purposes**.

*"This new business model offers comprehensive personalized wealth management at a competitive price point and offers unique features not found anywhere else."*

# About Us

**We are industry experts delivering retirement planning, investment management, insurance planning, college savings planning, other financial goal planning, and much more.**

Like most wealth managers and financial advisors, we do all the typical financial planning for our clients. However, we also use a **team approach** to manage your investments and to leverage the unique strengths of our affiliations. You get more than just your dedicated advisor. We have a **Chartered Retirement Planning Counselor (CRPC®)**, **two Accredited Asset Management Specialists (AAMS®)**, **a Certified College Funding Specialist (CCFS®)** and an **MBA** on our Investment Committee\* to deliver the level of expertise you expect. We utilize this team concept similar to the medical model of **case management**. We meet as a team to review our investment strategies to deliver optimal portfolios with input from all of our affiliated experts. But we are far more than that. Frankly, you can get this level of service from some of the other top wealth managers.

So what sets us apart from the rest? We have further refined the model to offer these sophisticated services at an **affordable value**. We believe the wealth management model both underserves much of the middle class and overcharges much of the mass-affluent market. We have therefore designed a **pricing model** that is both affordable for everyone and offers true value. At the same time, this model removes many of the typical conflicts of interest present in the conventional industry pricing models. We are also committed to an explicit plan of **charitable giving**. It is a win-win for everyone!

\* Refer to our Form ADV - Part 2 for disclosures regarding our Investment Committee and how we protect your personal information from being shared with other firms represented on the Committee. This document is available on our website at [www.equivestfinancial.com](http://www.equivestfinancial.com).

# Charity

is an important aspect of our mission. Our goal is to donate a portion of commission-based income earned from the sale of insurance and annuity products to charity.

Many people share the belief that Wall Street and the financial industry are greedy. Well, we consider ourselves **more Main Street than Wall Street** and we are committed to doing things differently. Providing our clients with access to the financial solutions that they need in a cost effective way while also allowing this **charitable giving program**.

The table below shows the share of commission income that will be donated on all new insurance products sold each year.

| Annual New Production Commission | Percent of Commissions Donated to Charity |
|----------------------------------|---|
| Up to \$25,000                   | 0%  |
| \$25,000 to \$50,000             | 25%                                       |
| \$50,000 to \$100,000            | 50%                                       |
| Over \$100,000                   | 100%                                      |

*“Insurance and annuities play a role in financial planning, but commissions lead to conflicts of interest. So why not give them to charity and support the community.”*

# Our Program

We call it **ConciergeAdvice<sup>SM</sup>**. We serve as your Chief Financial Officer offering comprehensive and holistic wealth management services tailored to the unique needs of each and every client.

## 1. Financial Planning

Available to each and every client is a **comprehensive financial plan** covering all aspects of a client's financial life including retirement planning, investment planning & management, insurance/risk analysis, college savings planning, budgeting & debt management, cash flow planning, and more. Each plan is **tailored to the specific needs of the client**. An annual update to the comprehensive plan to reflect the dynamic planning process is also included.

## 2. Investments

We offer **discretionary investment management** on all types of client accounts including brokerage accounts, all types of IRAs, 401k rollovers, custodial accounts, business accounts, and much more. We use **advanced risk profiling** to design a portfolio that matches your unique needs and financial goals and provide on-going management of your investments. We maintain an **on-line client blog** so you always know what is happening with your investments.

## 3. Risk Management

Risk management entails making sure your financial goals are met even if unfortunate events occur. We develop plans to determine the needs for life insurance, disability insurance, long term care insurance, longevity risk, and retirement income risk.

## 4. Pricing Model

We have designed the **ConciergeAdvice<sup>SM</sup>** service with a reasonable fee **based on assets under management**. This fee will be conveniently charged to any investment accounts that we manage for you. This helps to alleviate the conflicts of interest inherent in other common pricing models.

## 5. Fiduciary

We are fiduciaries which means that we are required by law to **always place your interests above ours**. This high standard is critical in the financial services world and we have chosen to work this way since it is the only way to properly serve our valued clients.

## 6. Philanthropy

We are committed to giving back to society. Our goal is to eventually donate all of our net earned commissions from insurance and annuity sales to charities. This charitable program will support local and national charities.

## 7. Exclusive

We believe that successful wealth management firms can grow too large for their clients and no longer provide the proper level of services that clients deserve.

We will never let that happen at our firm and to demonstrate this commitment, **our practice will never exceed 150 households per servicing advisor**.

This promise will also us to continue to deliver the outstanding services that our clients have come to expect and will not dilute our level of client service by growing beyond our means.

# Powered by Blackrock®

We have partnered with BlackRock, a global company with 70 offices in 30 countries, to deliver institutional-level portfolios to our clients.

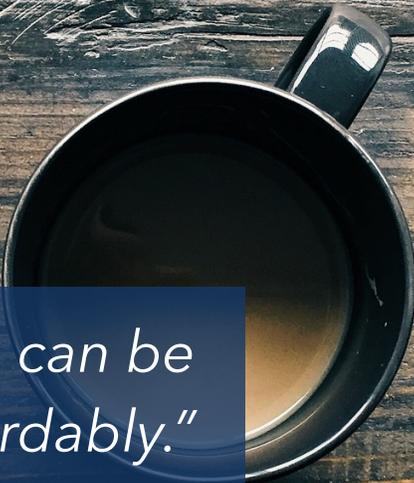


Our back office is made up of the over 18,000 people working at Blackrock delivering the most powerful tools in the money management industry. Blackrock is **the largest money manager in the world** with over \$10 trillion (even larger than Vanguard). Over 275 of the world's largest financial institutions use Blackrock and their award-winning platform, Aladdin®, along with 23% of the top 100 U.S. pension funds.

*"Blackrock is one of only two portfolio providers (out of a total of twenty-four) to achieve a coveted Gold rating from Morningstar!"*



**Gold**  
TM



*“Financial advice can be delivered affordably.”*

# Our Leadership

**A company is only as good as its people and we pride ourselves on never accepting mediocrity. We want to be the best financial advisors on the planet and to make sure every client is treated like family.**

**Michael Bink AAMS® CCFS®**

Mike is a Registered Investment Advisor and the founder and president of Equivest Financial Advisors.

Mike is an alumnus of Michigan State University's Broad College of Business and Honors College and holds an Accredited Asset Management Specialist (AAMS®) certification from the College for Financial Planning.

Other professional associations include the Financial Planning Association, as well as the Association of Certified College Funding Specialists, where he is a Certified College Funding Specialist (CCFS®).

**Brian D'Aprile MBA AAMS® CRPC®**

Brian is a Registered Investment Advisor and serves on the Investment Committee for Equivest Financial Advisors.

Brian is an alumnus of Michigan State University's College of Engineering and holds an Accredited Asset Management Specialist (AAMS®) certification and a Chartered Retirement Planning Counselor (CRPC®) certification from the College for Financial Planning.

Other professional associations include the Financial Planning Association.

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Investing involves risk, including possible loss of principle. Carefully consider a fund's investment objectives, risk factors, and charges and expenses before investing. This and other information can be found in a fund's prospectus or, if available, the summary prospectus. Contact the fund distributor for these documents. Read the prospectus carefully before investing.

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