



Independent | Fee-Only | Private Wealth Management

Financial independence is **NOT A DREAM**

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*The **first** thing to do is find someone you can **trust**.*

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113 Executive Circle
Daytona Beach, FL 32114
(386) 788-3737

Southwest Florida Office
1990 Main Street #750
Sarasota, FL 34236
(941) 718-4747

Central Florida Office
121 S. Orange Ave #1500
Orlando, FL 32801
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2385 Executive Ctr. Dr. #100
Boca Raton, FL 33431
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West Coast Office
3030 N. Rocky Pt. Dr. #150
Tampa, FL 33607
(813) 874-7200

www.FinancialTeam.com

www.FinancialTeam.com

understanding the WHY



WHY IS TRUST SUCH AN ISSUE ?

There's an unlimited supply of financial products and investment choices today, along with a swarm of advisors who proclaim a fiduciary duty to "act in your best interest" when making recommendations.

Unfortunately, the *vast majority* of these fee-paid advisors are also licensed to receive commissions, bonuses and marketing incentives for directing your money into products and investments that their employer is paid to promote.

" Financial companies often pay advisers more to promote certain products rather than to recommend what is best for their customers. That incentive creates what is known as a conflict of interest. And conflicts of interest sometimes can cause advisers to give bad advice. "

US Dept. Of Labor - 2017

- ✓ If you want financial advice that is never influenced by sales incentives, choose a Fee-Only advisor who doesn't hold sales licenses.
- ✓ If you want investment selections that aren't driven by a company profit agenda, choose a company that doesn't profit from your investment selections.
- ✓ If you want financial expertise, choose an actual financial expert.*

**See our expert credentials and experience on attached Form ADV Part 2B.*

The compensation your advisor receives may influence the advice YOU receive.

WHY SHOULD YOU TRUST FIRSTRUST ?

1

Uncompromised objectivity.

Unlike 95% of today's "fiduciary" advisors, the financial guidance you receive from us is completely immune to the lure of sales commissions and marketing incentives.

2

Security & control.

We don't take possession of your money; clients hold their accounts at reputable independent institutions and authorize us to manage them according to a written plan.

3

Undivided loyalty.

FirsTrust is completely independent of the Wall Street banks and brokerage firms that profit from promoting certain investments and insurance products.

4

Actual expertise.

FirsTrust is not where rookies go to "learn the ropes" with other people's money. Our advisors have advanced college degrees, expert certifications, and/or decades of experience.

5

Transparency.

With your own Personal Financial Website, you can see a clear picture of everything you own, 24/7 with updated account values - in addition to your monthly account statements.

understanding the HOW



HOW TO FIND A TRUSTED ADVISOR

Most investment advisors are intelligent, personable and honest. However, unless they are among the 5% who will provide you with a signed copy of their **Fee-Only Advisor Fiduciary Oath***, you may never know whether you're receiving good advice - or just a good sales pitch.

Before you share your financial details with a "fiduciary" advisor, be sure to **ask the right questions (highlighted in RED)** and compare the responses to **what we believe you should hear (highlighted in BLUE)**.

Objectivity

The issue: conflicts of interest.

95% of today's "fiduciary" advisors who charge a fee for advice are also licensed sales reps. ("fee based")

THE RIGHT QUESTIONS TO ASK:

- 1 Are you registered and licensed to charge a fee for financial advice and investment management?
Yes; advisory fees are our only source of income ("fee only").
- 2 Are you also registered as a brokerage sales rep and licensed with FINRA to receive commissions?
No; we don't receive commissions and therefore we don't need to be registered with FINRA.
- 3 Are you also licensed to receive insurance and annuity sales commissions?
No; our advice relating to insurance and annuities is never compromised by sales commissions.

* See our NAPFA Fee-Only Advisor Fiduciary Oath on page 8.

Independence

The issue: pay-to-play schemes and handcuffs.

Just as large grocery store chains are paid a premium for high-visibility "shelf space", brokerage firms are paid revenue sharing fees for a position on their "recommended lists".

In recent years, when popular low-cost ETFs and Vanguard funds refused traditional pay-to-play fees, brokerage firms banned new sales and prohibited advisors from seeking more competitive investment alternatives for their clients elsewhere.

THE RIGHT QUESTIONS TO ASK:

- 1 Would your employer pay you more if I invest in certain products?
No.
- 2 Is your employer compensated for "shelf space"?
No.
- 3 Are you limited to the investments on your employer's platform?
No; we believe a fiduciary should determine what's in your best interest by independently evaluating and comparing investments from multiple sources.

Expertise

The issue: value proposition.

Rookies get hired by large financial institutions to learn the ropes with other people's money. They are often recruited with no experience, trained on sales techniques, and incentivized to "scale" their clients' investment funds into low-maintenance, one-size-fits-all model portfolios.

THE RIGHT QUESTIONS TO ASK:

- 1 What services can you provide me on an expert level?
Financial Planning, Investment Management, Tax Planning, and Trust & Estate Planning services are provided by professional advisors with specialized education and advanced expertise in these fields.
- 2 Where did you acquire your education in this field?
Accredited college degrees in economics, finance, law and taxation plus recognized professional designations and mandatory continuing education requirements.
- 3 How many years of experience do you have in this field?
Our advisors have 10 to 35+ years of experience in their fields of expertise.

understanding the WHAT?



WHAT IS OUR MISSION ?

FirsTrust strives to deliver deeper expertise, provide broader access to competitive investment choices, and exhibit a greater fiduciary loyalty to each client at a more competitive cost than they would pay at most financial institutions.

WHAT IS YOUR MISSION ?

Everyone has different priorities, time horizons and resources. At FirsTrust, you choose the scope of services you want, and the depth of expertise you need, without paying for what you don't.



WHAT SERVICES DO WE PROVIDE ?



When you manage your personal finances like a well-run company, you follow a business plan. Comprehensive Wealth Planning is your personal equivalent of the policies and procedures necessary for systematically managing your risks & resources to achieve your short, mid and long-term goals through retirement and beyond - without unnecessary risks, taxes and costs.



When you're ready to collaborate with a seasoned veteran, our Chief Investment Officer will custom-design an Investment Portfolio with you based upon your own risk, return and income objectives. Then, with your authorization, we will continuously oversee the management of your investments and review progress with you regularly.



Strategic tax planning is the process of capturing valuable tax-saving opportunities *before* they disappear after December; monitoring your tax profile throughout the calendar year for changes in income, deductions, brackets, exemptions and credits, and collaborating with your tax preparer or CPA at filing time.



If you're a wealthy individual with multi-generational legacy objectives, you may be interested in several very powerful, lesser-known estate planning techniques that can touch the lives of future generations. Trust our expertise to help you tax-efficiently implement and manage them over time without unnecessary complexity, cost or conflict.

understanding the WHO



WHO IS AN EXPERT IN EVERYTHING ?

Nobody is an expert in everything.

Many investment advisors attend seminars in financial, tax and estate planning with the hopes of becoming your financial Jack-of-all-trades. At the end of the day, however, they are the proverbial masters of none.

We believe Private Wealth Management is comprised of 4 specific core disciplines.

- **Comprehensive Wealth Planning** is a process of ongoing evaluations of risk and reward that align toward meeting your financial objectives. This process reveals the optimal approach that drives prudent investment decision making.
- **Customized Portfolio Management** seeks to achieve your financial goals in a cost effective, tax efficient and market responsive manner; with investments sourced independently from anywhere in the world and a dose of simplification - or sophistication - as may be prudent and necessary.
- **Strategic Tax Planning** is the ongoing process of saving you money by monitoring your income, deductions, brackets, exemptions and credits, recommending and implementing specific strategies to reduce your taxes, and collaborating with your CPA or tax preparer.
- **Advanced Trust & Estate Services** go beyond estate planning basics to employ asset protection, multi-generational estate tax exemptions, and creative solutions for you to fulfill your legacy goals without unnecessary costs, legal complexities, or intrafamily conflicts.

WHO IS ON OUR FINANCIALTEAM ?

Objectivity. Independence. Expertise. We believe these are the qualities of a trusted advisor that serve your best interest.

By assembling your own FinancialTeam of professionals with these qualities, you can elevate your Comprehensive Wealth Planning with the additional depth of Strategic Tax Planning, Advanced Trust & Estate Services, and/or Customized Portfolio Management - all for a **lower** overall cost than you'd likely experience at most retail financial institutions.

WHO IS ON YOUR FINANCIALTEAM ?

It's your choice. Every client has different priorities, time horizons and resources. Therefore, we believe you should be able to choose the scope of services you want, and the depth of expertise you need, *without* paying for what you don't.



Brian Sirota, CFP®, ChFC®, MBA
Comprehensive Wealth Planning

Certified Financial Planner ®
Chartered Financial Consultant ®
Master of Business Administration



Elayne Pisarik, CFP®, ChFC®, M.Tax
Strategic Tax Planning

Certified Financial Planner ®
Chartered Financial Consultant ®
Master of Taxation



Chris Cannon, CFA
Customized Portfolio Management

Partner / Chief Investment Officer
Chartered Financial Analyst



Michael T. Koenig, CFP®, J.M.
Advanced Trust & Estate Services

Founding Partner / Chairman
Certified Financial Planner ®
Juris Master of Law

understanding the WHERE



WHERE IS FIRSTRUST LOCATED ?



Daytona Beach

113 Executive Circle, Daytona Beach, FL 32114 (386) 788-3737

Tampa

3030 N. Rocky Pt. Dr. #150 , Tampa, FL 33607 (813) 874-7200

Orlando

121 S. Orange Ave #1500, Orlando, FL 32801 (407) 859-4334

Sarasota

1990 Main Street #750, Sarasota, FL 34236 (941) 718-4747

Boca Raton

385 Executive Ctr. Dr. #100, Boca Raton, FL 33431 (561) 477-3232

WHERE ARE CLIENT FUNDS HELD ?

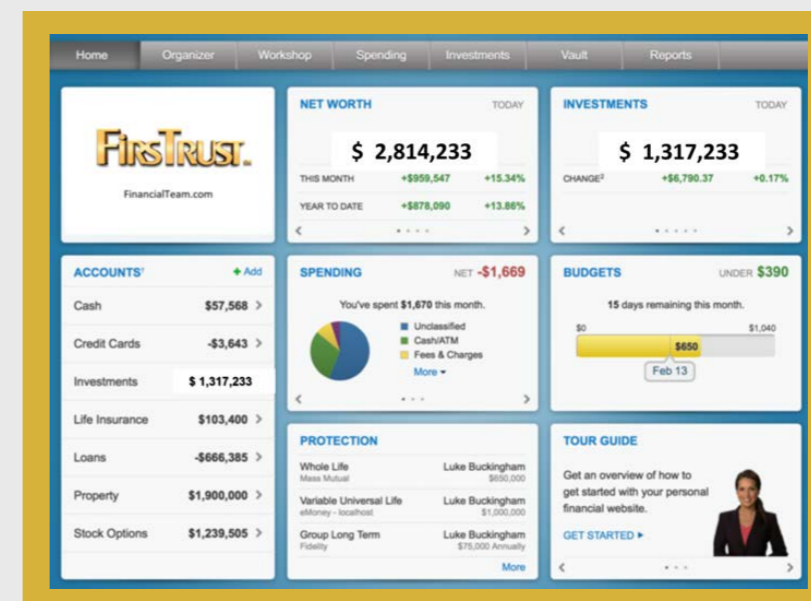
Never give a financial advisor full access to your investment funds.

At FirstTrust, we can provide financial advisory services regardless of where your accounts are held, including 401(k) plans and trusts. If you engage our portfolio management services, you may select Charles Schwab & Co., Inc. ("Schwab") or another brokerage firm to custody your assets and effect transactions on your account. FirstTrust provides you with investment advice, while Schwab maintains custody of your assets in a brokerage account and will effect transactions for your account on our instruction.

These materials have been independently produced by FirstTrust. We are independent of, and have no affiliation with Schwab or any of its affiliates. Schwab is a registered broker-dealer and member SIPC. Schwab has not created, supplied, licensed, endorsed, or otherwise sanctioned these materials nor has Schwab independently verified any of the information in them.

WHERE CAN I TRACK MY PROGRESS ?

Your **Personal Financial Website** contains your digitally-alive financial plan where the value of everything you own is regularly updated and interactive tools allow you to collaborate with your financial advisors for fully informed decision making.



Your **Personal Financial Website** is equipped with financial what-if scenario workshops, a current library of educational videos and articles, a cash management tracker, and easy-to-navigate analytics.







PLUS - your **Personal Financial Website** includes a secured, private document vault with storage capacity to hold everything you (and your children, doctor, CPA, attorney, medical appointee, Trustee and/or Personal Representative) may need at a moment's notice; available on-line, 24/7 from anywhere in the world that has an Internet connection.



Private Wealth Management Service Agreement

Client(s) _____ Address _____

	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
Total Service Fee Percentage _____	

- Either party may terminate this Agreement without penalty within five (5) calendar days after execution. Termination thereafter shall occur at the end of a calendar quarter with advance written notice, upon which FirsTrust will discontinue all services and apply best efforts to transition your accounts as you instruct ; otherwise to a discount brokerage.
- Fees are calculated at the end of each quarter based upon the fair market value of Assets Under Management (AUM) multiplied by the Total Service Fee Percentage, and billed directly from each account quarterly, in advance. Any additional custodial, fund or other third party fees shall be your sole responsibility and are not included herein.
- You acknowledge that past performance is no guarantee of future results, financial losses may occur even when FirsTrust is acting in good faith or at your specific direction, and that all data used for the purpose of rendering advice or performing services is deemed to be provided solely and exclusively by you and for these specific purposes.
- You understand that FirsTrust makes investments on your behalf on a discretionary, best efforts basis only, and does not accept trade orders or execute transactions by client directive.
- No form of legal, accounting, tax preparation, valuation or international advisory services are provided hereunder.
- This is the entire Agreement. No other representations, written or implied, shall become part of this Agreement, and can only be amended, transferred or assigned with the written consent of all parties.
- This Agreement is governed by Florida law. Without forfeiture of any legal rights, both parties agree to settle any disputes arising hereunder in accordance with the procedures of the American Arbitration Association.
- The Total Service Fee Percentage of _____% shall be charged for all services provided hereunder, conditioned upon a minimum fair market value of Assets Under Management (AUM) of \$ _____. Initial fees shall be based upon this AUM until an amount of assets equal to or greater been positioned under FirsTrust's management.
- Notwithstanding the foregoing, regardless of your actual AUM, FirsTrust will continue to collect data, perform analysis and reporting, and provide the financial planning and investment advisory services indicated in this Agreement. Until terminated as herein provided, a minimum quarterly service fee of \$ _____ shall apply.
- FirsTrust will neither share your personal information nor disclose your identity as a client to any unauthorized parties.

Authorized during your lifetime: _____.

Authorized after your lifetime: _____.

Signatures:

Client _____

FirsTrust, LLC _____

Client _____

Date _____

By my initials, I confirm receipt of the following:

_____ ADV Part II A: Brochure; the firm

_____ ADV Part II B: Brochure Supplement; advisors

_____ ADV Part III : Customer Relationship Summary

_____ FirsTrust's Privacy and Security Protocols

FIDUCIARY OATH OF FIRSTRUST, LLC

As a NAPFA Member Firm, we publicly affirm to support the following standards, and all advisors, associates and employees hereby confirm our understanding and compliance.

Affirmation #1 All of our services, financial advice and investment recommendations are custom-tailored to meet each client's specific goals and objectives.

Affirmation #2 We believe in investing prudently to meet each client's objectives while seeking to reduce the client's overall risks and expenses.

Affirmation #3 We will strongly encourage clients to collaborate and communicate with us regularly to remain on track toward achieving their financial objectives.

Affirmation #4 We remain equipped to deliver both comprehensive and modular planning services to accommodate the wide range of both short- and long-term financial issues each client may have.

Affirmation #5 Our sole source of compensation is client-paid fees for financial advice and professional services.

Affirmation #6 When granted Discretionary trading authority, we will execute securities transactions in a client's portfolio pursuant to a written and signed Investment Policy Statement that specifies the investment parameters within which investment accounts will be managed.

Affirmation #7 We will not "scale" our practice to accommodate a larger volume of clients than we are staffed and equipped to provide quality service and personal attention.

Affirmation #8 We do not have any relationships with another conflicting organization.

Affirmation #9 We believe clients are best served by a Financial Team of experts, and we will collaborate with their external professionals as requested.

Affirmation #10 We will offer the names of other professionals with whom we have worked as reference for prospective clients.

Affirmation #11 Advisors at our firm have advanced educations, significant years of relevant experience, and professional certifications with a Code of Conduct and continuing professional education requirements.

Affirmation #12 Advisors at our firm have a professional history that is free of any regulatory, enforcement or disciplinary actions.

Michael T. Koenig

/s/ Michael T. Koenig, CFP®, J.M.
Founding Partner