Wharton Investment Consultants
Fiduciary Advisors

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CLIENT ONBOARDING GUIDE

STEP ONE – INTRODUCTION (BY TELEPHONE/WEBINAR)

This meeting is as simple as it sounds. We get to know you and you get to know us, if you decide, we will begin the process. Moving forward Your financial advisor will explain his or her services and define each of your responsibilities within the relationship. We will discuss the scope of the relationship, how decisions will be made and compensation.

STEP TWO – INFORMATION GATHERING

For this step we utilize online platforms to gather your information.

One of the best ways to help you create a stronger financial future is to ensure you have complete access to your financial picture and make it easier for us to collaborate.

To keep you informed and keep us connected, you now have access to AdviceWorks®, a powerful technology tool where you can view all your financial data and easily and securely share documents.

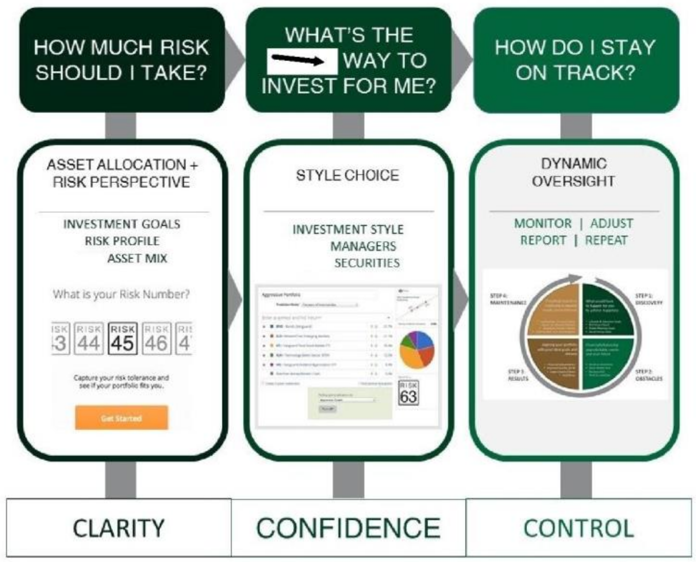
The platform allows us to work together at any time and from anywhere, to create, adjust, and track progress toward your financial goals. It is designed to give you real-time transparency into your finances and help you get more out of us working together.

Riskalyze is award-winning technology that quantifies your acceptable levels of risk and reward. Using this tool, we ensure that your portfolio defines your investment goals and expectations.
TOGETHER WE CAN TAKE THE GUESSWORK OUT OF YOUR FINANCIAL FUTURE.

Platform	Action Required by you
Adviceworks	Invitation to Enroll & complete your Profile and upload statements etc.
Riskalyze	Complete Risk Tolerance Questionnaire

STEP THREE – INVESTMENT STRATEGY SELECTION

For this step we work on creating an investment strategy based on your goals and time horizon. We build a strategy/portfolio to match your Risk Number based on the level of risk you are comfortable with.



STEP 4 - IMPLEMENTATION

Once you are happy with the strategy designed for you, your advisor will prepare the necessary paperwork to open your account(s).

Platform	Action Required by you
Adviceworks	Sign either in person or by using eSignature
	You will be notified once the account have been open and funded. The account will be viewable to you in Adviceworks shortly after that.

STEP 5 - REVIEW

Your advisor will meet with you periodically to review your strategy and progress towards your goal(s). This can be done by teleconference or by video conference.

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