



## Explore Becoming a Client of Scholar Financial, LLC

### 1. As with any financial advisor, please first obtain three key documents and review them.

Scholar Financial, LLC's key documents are available on our [web site](#):

- Firm Brochure (Form ADV, Part 2A)
  - Item 4 describes various our service programs
  - Item 5 sets forth our fees for those various services
- Advisory Personnel Brochure Supplement (Form ADV, Part 2B)
  - Sets forth Ron's current and past employment and activities
  - Also includes Ron's educational history and certifications
- Ron's Employment and Complaint History (Investment Adviser Public Disclosure)

If you desire, you can also obtain these documents by email to:

[advisorinfo@scholarfinancial.com](mailto:advisorinfo@scholarfinancial.com). Just state: "Please send me your disclosure documents."

**We also have prepared two additional documents for your review (also available on our web site, or via email request):**

- *"10 Tough Questions You Should Ask Any Financial Advisor"*
  - Includes questions that "dig deeper" than most consumer questionnaires
  - Contains Scholar Financial, LLC's answers to those questions
- *"Frequently Asked Questions"* – for New Clients to Scholar Financial, LLC
  - Please review the Table of Contents for questions you may possess.
  - Consider reviewing Appendix C, "An Introduction to Factor-Based Investing," which explores one key aspect of our investment strategy.



### 2. Then, If Interested, Please Contact Cathy Rhoades for a "Client Questionnaire."

- Please email [Cathy@ScholarFinancial.com](mailto:Cathy@ScholarFinancial.com), or call her at 270-904-2728
- You can complete this Questionnaire through a secure online web site, or you can request a hard copy to print, complete, and mail (or scan/upload) to us.



**3. Upon Receipt of Your Answers to the Client Questionnaire, Dr. Ron Rhoades will review your information and document some initial observations. Cathy will then contact you to schedule a Zoom conference or a phone conference, as you prefer, for you and Ron to exchange information and ideas.**

- The purposes of this conference, which typically lasts 1 to 1.5 hours, are several:
  - For us to learn more about you;
  - For Ron to share his initial observations;
  - To answer any questions you possess; and
  - To ascertain whether our professional services would be beneficial to you, and to suggest a service offering and fee arrangement.
- There is no fee for this introductory conference or call.

#### **4. Wait. Compare. Analyze. Then Decide.**

- We then request that you wait *at least* 3-4 days before deciding to become a client. Take as much time as you desire.
  - *Important decisions about money should never be rushed.*
  - *Important decisions should never be made while in an emotional state. When Ron shares his initial observations, prospective clients sometimes become “excited” – or they get mad at their prior financial advisor. Wait for the emotions to settle down, and make a non-emotional, rational decision about whether to engage a financial advisor (and whom to select).*
- We suggest you interview a few other investment advisers, as well.
  - Be certain to ask them those “Tough 10 Questions” – and get their answers in writing.
- An additional conference can be scheduled should you possess more questions. (Most prospective clients do!)

#### **IF YOU DECIDE TO BECOME A CLIENT:**

- We confer on financial planning and investment priorities. What areas should be tackled first? What areas have the next priority?
  - A series of conferences is then scheduled, to address each financial planning or investment area.
  - We can change priorities as needed, and add planning issues to agendas, as they arise.
  - You can request additional conferences at any time.
- Cathy completes forms for you, to establish, transfer, and/or link investment accounts, as appropriate.
- You begin receiving our monthly newsletter.
- Our services are billed for a partial first quarter, at the end of the quarter. For that quarter, and each quarter thereafter, you receive a written statement of our fees, and how they were computed.
- Ron reviews your investment accounts quarterly, and upon any major change in market valuations. Ron contacts you to discuss any changes to your investment portfolio.
- After the initial financial planning and investment areas are tackled, we undertake annual conferences, in-person (if you are located east of the Mississippi River, and our summer travel scheduled and your schedule are mutually convenient), or via Zoom. Again, additional Zoom or telephone conferences can be scheduled at any time. You can also ask questions via email, at any time.