MAESTRO WEALTH ADVISORS

*Orchestrating Your Financial Future*

# FREQUENTLY ASKED QUESTIONS

R2021-24

### WHO WOULD BENEFIT FROM A MEETING?

Anyone looking for an unbiased evaluation of their current financial situation to ensure you are in the best possible position. If you are concerned about the Trump Tax Plan or market volatility in an election year and the effect it will have on your portfolio or if you would like to control the risk & volatility in your portfolio. Anyone with an IRA, 401k,TSA or any other investment who would like to fully understand what they own and how it works, to help determine if it's the best thing for you.

### HOW DO I KNOW THAT MAESTRO WEALTH ADVISORS HAS MY BEST INTEREST IN MIND?

As a Certified Financial Planner™, Craig Moser acts as a Fiduciary Financial Advisor, putting the clients' interest above his own. Additionally, as series 65 SEC licensed Financial Advisors, all our financial advisors are under the Fiduciary Standard as well. We are also licensed to provide solutions beyond managed money, such as insurance or commission-based securities. Doing so allows us the ability to truly advise you on the best solutions to meet your needs, not ones that fit our definition.

### IS MAESTRO WEALTH ADVISORS LIMITED TO SPECIFIC INVESTMENT COMPANIES?

No. Maestro Wealth Advisors believes that each investor is unique, and no single investment company is best suited for everyone. We have access to a broad universe of investment companies and choices so we can help clients get the most value for their dollar.

### I ALREADY WORK WITH A FINANCIAL REPRESENTATIVE. WHY DO I NEED TO SEE A MAESTRO WEALTH ADVISORS ADVISOR?

Not all financial advisors and the advice they provide are equal. Maestro Wealth Advisors builds every relationship on a planning foundation, helping you maintain and update that plan throughout your life. Our Advisors provide additional value outside of managing money and investing. We work with you and your legal and tax advisors to create a cohesive tax efficient financial and legacy plan. We welcome the opportunity to provide a second opinion and show you the Maestro difference.

### WHAT ARE MAESTRO WEALTH ADVISORS' CREDENTIALS AND BACKGROUND?

You will find company information, along with a list of credentials on our website and in our other materials.

### HOW DO I SCHEDULE A TIME TO VISIT WITH A MAESTRO WEALTH ADVISOR?

You may schedule a time to visit by turning in your response sheet or calling our office at 336-448-1086.

### WHAT SHOULD I BRING TO THE FACE-TO-FACE MEETING?

If married or planning a retirement for two, we always suggest you come together. We also ask you bring your completed Life Planning Organizer, a copy of which will be sent in your initial appointment confirmation email, along with the supporting documents and statements that are outlined in the checklist provided in that Organizer. You will also complete an online questionnaire, "Does My Portfolio Fit Me?". We will share those results when we meet.

Orchestrating Your Financial Future

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### WHAT HAPPENS AT THE FACE-TO-FACE MEETING?

This is your hour. We will answer and address any questions you may have. We will learn what you want financially and any concerns you have in reaching your goals. Since the Life Planning Organizer has been completed and your supporting statements are included, we can easily turn to it for more in depth conversations. At the end of the hour, should you choose to proceed, we will have the information needed to prepare the analysis for our next meeting.

### WHAT ARE THE NEXT STEPS IN MAESTRO WEALTH ADVISORS' PROCESS?

For those seeking Retirement Planning, we follow up the initial meeting, with a meeting to review your current financial state. We provide analysis on the probability of reaching your ideal retirement and also the probability of success if unfortunate life events were to occur. If we mutually agree that there could be some improvements to your current situation, we will schedule a third meeting where we provide real solutions built to improve your success.

### WHAT ARE MY OBLIGATIONS AFTER MY FACE-TO-FACE VISIT?

There is absolutely no charge or obligation for our meetings. The first visit is designed to answer questions and get to know each other. The second visit is built to educate you on what you have, how it works and give you an idea of results staying your current course. The third meeting is centered on providing alternatives to improve your retirement lifestyle. All we ask is that if we show you real solutions that solve your concerns and potentially increase your probability of succeeding in retirement that you work with us to implement those solutions.

### IF WE CHOSE TO WORK TOGETHER, WHAT ARE THE CHARGES AND HOW IS MAESTRO WEALTH ADVISORS PAID?

There is never any charge for our time. Different investment programs have different fee structures. All of which we will help you fully understand before investing.

### WHERE IS MAESTRO WEALTH ADVISORS LOCATED?

We have two offices. Our main office is located off Hanes Mall Boulevard behind Allegacy Credit Union:
755 Highland Oaks Drive, Suite 101, Winston-Salem, NC 27103

Our office in Greensboro is near Guilford College and is open by appointment only:
603 Dolley Madison Road, Suite 212
Greensboro, NC 27410