

# Becoming an Independent Advisor to Serve You Better



**As a client, you are my reason for joining Opal Wealth Advisors.**

Realize your dreams with more effective guidance and resources.

## Why did you become a registered investment advisor (RIA)?

You want to grow your wealth and achieve meaningful goals—and that's why I joined Opal Wealth Advisors. I'm confident that Opal can help us accomplish more together.

Opal is an employee-owned, independent registered advisory firm with a fiduciary duty to act only in your best interests. When working as an in-house advisor, I had to use company-approved services, products, and pricing. But Opal provides Total Access so that I can select from a full spectrum of financial solutions.

## How does Opal's Total Access model benefit me?

Total Access delivers far greater flexibility and choice in four critical service areas. This allows me to do a better job of seeking out the best resources to support your ongoing success.

- **Expanded Capital Markets Research**  
Opal gets reports from more than 20 different research sources. This provides many more perspectives and increases insight.
- **Unbiased Financial Advice**  
As an independent RIA, I can customize guidance and resources to meet your needs. I believe this is the best way to help you achieve your goals.
- **Open Platform of Products & Services**  
You'll have access to an expanded offering of financial products and services from across the total marketplace—instead of from only one company.
- **Separate Asset Custody**  
Opal Wealth Advisors will manage your accounts but Pershing LLC, a BNY Mellon company, will hold your assets, removing conflicts of interest.

## How will this change affect my relationship with you?

The relationship I've built with you means everything to me. My dedication to meeting your needs will remain exactly the same. The only changes will be for the better! At Opal, you'll be provided with greater transparency, additional strategies, and new technologies including advanced reporting tools that we can apply to achieving your goals. Continuing to earn the privilege of serving you is a responsibility I take to heart—and Opal's expanded capabilities will elevate your experience as a client.

## Are there other ways I could benefit from your transition?

Yes. Here are two more:

- **Greater Access to Money Managers and Strategies**  
Many money managers only distribute their services through independent firms like Opal. As an RIA, Opal provides access that would otherwise be unavailable to me.
- **Improved Research and Analysis**  
At Opal, I'm not limited to advice from an in-house research department. We're able to search out the best market research the industry has to offer and employ leading-edge analytical tools.

## What is Opal Wealth Advisors' fiduciary obligation?

Opal and all its advisors have a fiduciary duty to you. A fiduciary duty is the highest standard of care and conduct. It means that we are obligated to always put your interests ahead of our own. This is a principle that I've always believed in, yet traditional brokers are not required to be a fiduciary to clients. Providing this standard of care is a point of great pride for the entire Opal team.

## Where will my assets be held?

Pershing LLC, a BNY Mellon company and leading institutional custodian, will hold and safeguard your assets—not Opal Wealth Advisors. This separation provides a system of checks and balances because your money isn't held by the same entity that advises you on how to invest it. Opal and I will have only the authority—granted by you—to manage your assets. So we work exclusively for you.

## How will my assets be kept safe?

In transitioning to Opal Wealth Advisors, I want you to have the highest level of confidence. BNY Mellon's Pershing is one of the leading providers of custodial service in the nation. Their strong record of safety is one reason Opal chose them to serve clients. Here are some of the ways Pershing provides for your security:

- **Continuous Security Monitoring**  
State-of-the-art systems to keep client personal and financial data safe online.
- **Online Communication Safeguards**  
Advanced encryption technology, automated alerts, pattern analysis, and analytical systems to help detect suspicious activity.
- **Collaborative Threat Protection**  
Ongoing work with government agencies, law enforcement, and other financial services firms to address potential threats.

## How will you deal with my banking and lending needs?

In addition to a significant banking and lending platform available to you through BNY Mellon's Pershing, Opal works with many other banks as well. Rather than a one-size-fits-all approach, I'll be able to tailor solutions that I believe are best for your requirements.

## Does Opal offer any unique services?

Yes. As part of Opal's holistic approach to financial planning, we offer you a process called The Opal Way.

We help you establish meaningful goals, structure a portfolio to support your plans, and provide step-by-step guidance to keep you on track. Our aim is to help you succeed in achieving the financial freedom to fulfill the vision you have for your life and the people that matter most to you.

## Have you changed your investment philosophy?

No. My investment philosophy has always been focused on preserving and growing your assets in ways that best achieve your goals. But as an independent advisor, choosing freely from a broad scope of products and services, I believe I'll be able to more effectively align your investments with your objectives. My intent is to provide you with investment management advice in a clear and transparent manner.

## Will you continue to work with my other advisors?

Yes. I've always believed in forming a collaborative relationship with other advisors so that everyone is working together for your benefit. I look forward to continuing existing relationships, as well as building new ones when you require them.

## Why do you believe joining Opal is best for me?

Being able to provide you with additional guidance that's tailored to your needs is very exciting to me. Our industry is changing, and I recognize the need to change with it. I believe it's time to offer you more, including greater access to leading-edge financial solutions of all kinds. At Opal, I feel very confident about being able to help you move forward, grow your wealth, and achieve the future we've been planning together.



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