

A photograph of three financial advisors in a modern office setting. In the foreground, a man with glasses and a dark suit jacket over a white shirt looks towards the camera with a slight smile. Behind him, two women are seated at a table, looking at a laptop. The background shows large windows with a view of a city skyline.

# Financial Advisors

**Transition to your best life by choosing the right firm.**

Here are key points to consider as you weigh your options.

# Is Opal Wealth Advisors the right place for you?

Here are five key things to consider as you make your decision.

1

## **I'm drowning in paperwork—what help can I expect?**

In order to spend the quality time it takes to deliver an exceptional client experience, you need help. Not every firm provides that assistance. At Opal, you're supported by a highly responsive service team consisting of both a relationship manager and client service associate. They're experienced practitioners handling day-to-day service needs for your business. This includes expediting paperwork completion, scheduling client meetings, and processing new accounts. Our service team members are authentic, dedicated, and incentivized by our client Net Promoter Scores. When you have a need, they'll work with you to find a solution.

2

## **What am I paying for and how much will I keep?**

Some firms offer what look like high payouts. But you need to know exactly what "back-end" fees they charge. These may include proprietary product fees, technology use fees, rent, phones, and more—potentially leaving you with a much lower net payout. At Opal, your payout is inclusive of ALL resources and services. And the gains increase over time.

3

## **Who owns the client relationships I bring in and develop?**

Big firms believe that client relationships are theirs. At Opal, we believe they're yours—so we don't tie you up in contracts. By going independent with Opal, you can also take advantage of manufactured equity, turning your practice into an asset that can be sold at tax-advantaged rates.

4

## **Does Opal provide a collaborative plan to help me grow?**

Most firms say they'll help you grow, but then don't do anything. You're left on your own to navigate your transition, master new technology systems, and learn the company's processes—all while trying to bring in more clients. In contrast, Opal coaches you through a successful transition and guides you as you grow your practice. The Opal Way, our proprietary planning process, is a time-tested roadmap to help you deliver for clients.

- We will teach you the Opal Way, a transformative approach to financial planning that will help you deepen relationships, gather wallet share, increase referrals, and create meaningful change in people's lives.
- Your dedicated client services team is invested in your success and works directly for you.
- We help you identify and craft a strategy to win over the niche markets you can best serve.
- You work with a hands-on executive coach to help you master FinTech and marketing along with sharpening your entrepreneurial instincts.
- You get all the benefits of running your own business without all the hassles—and with the added boost of an expert team to brainstorm with!

Each firm also handles business development differently, which can have a big effect on your overall earnings. Opal helps you develop and implement a plan for generating leads and securing new clients. We also offer lead generation through paid online advertising and social media.

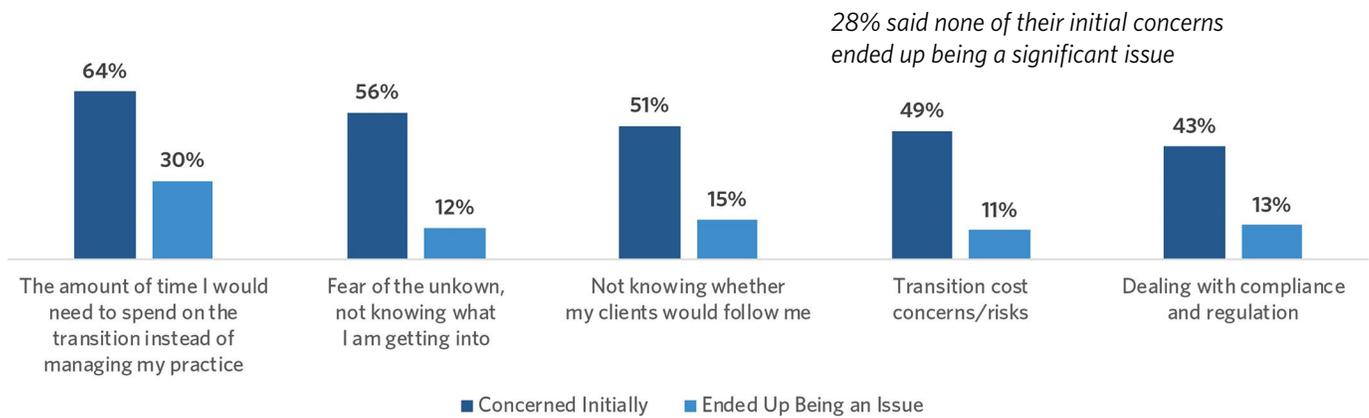
5

**How do I get my clients to follow me?**

Successfully navigating your transition to a new firm impacts your future and sets the stage for faster growth. We'll help you learn the exact words to say to inspire clients to join you. And we'll be by your side every step of the way to make sure things go smoothly and successfully.

**Making the move to an RIA model is easier than you may think.**

**Advisor Transition Myths vs. Reality**



Source: Fidelity Institutional Insights 2020 Advisor Movement Study.

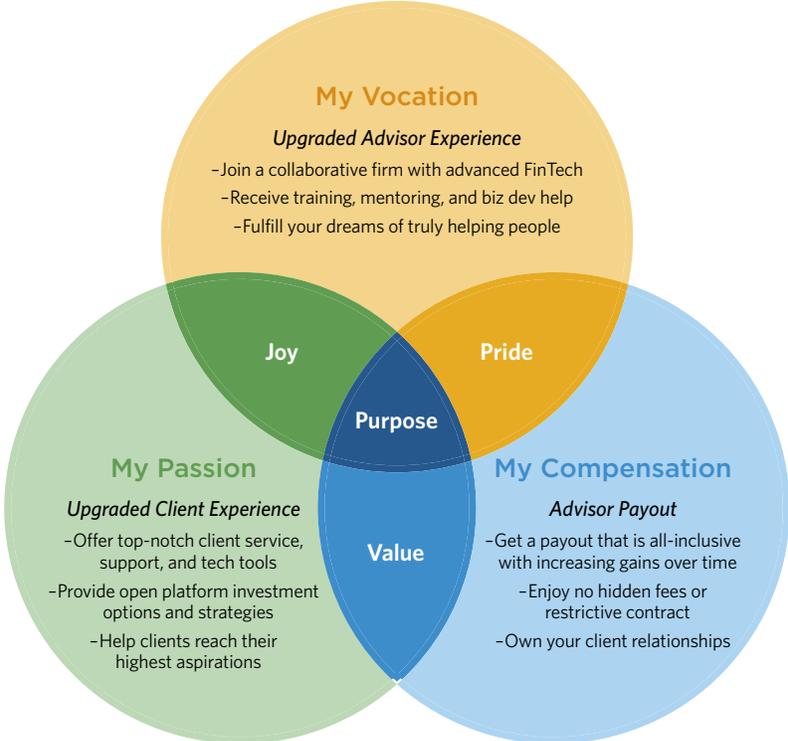
**And choosing to become an RIA offers more autonomy and flexibility.**

Banks & Broker-Dealers	Independent RIAs
 <p><b>Product Selection:</b> Traditionally must use only firm-approved products.</p>	 <p><b>Product Selection:</b> Advisor can use products that best benefit the client.</p>
 <p><b>Represents:</b> The "Seller" side of the transaction—The Firm.</p>	 <p><b>Represents:</b> The "Buyer" side of the transaction—The Client.</p>
 <p><b>Advice:</b> Eligible to only give incidental advice about the products he/she distributes.</p>	 <p><b>Advice:</b> Eligible to give comprehensive advice including financial planning.</p>
 <p><b>Payment:</b> By the Company, normally in the form of a commission.</p>	 <p><b>Payment:</b> By the Client, in the form of a fee.</p>
 <p><b>Incentives:</b> May include revenue sharing, bonus and trips provided by firm(s).</p>	 <p><b>Incentives:</b> Mutually benefit by growing your accounts, have "skin in the game."</p>

# Make your transition a peak experience by knowing what you want—and who can deliver it.

## Opal helps you align your passion, vocation, and compensation.

Bringing it all together is like tapping into an endless source of inspiration. You're able to consistently feel the joy of doing work you love, take pride in performing well, and bring enormous value to other people's lives. Here is a visual summary of what Opal provides.



*Opal's focus on purpose and passion inspires professional and personal growth.  
And becoming an RIA is more likely to result in your best life.*

### For Advisors Who Moved to the RIA Model

**77%** reported an **improved lifestyle**

**73%** said removing their employer's national brand **helped the bottom line**

Source: TD Ameritrade Institutional Spring 2020 Breakaway to Independence Survey.

Contact us to learn more about our exceptional benefits for transitioning advisors.

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