Is Buckingham Right for You?

You have decided it is time to seek professional financial guidance. You want a trusted advisor to help bring order to your financial life. You want to know what specific actions to take when it comes to earning, spending, saving, investing and protecting yourself.

You want to be certain that your financial plan has purpose and will serve the people and causes that matter to you.

However, as you look around at your wealth management options, everyone seems to promise the same thing: *"We'll be your partner," "We have customized investment solutions just for you," "Let us worry about your money so you don't have to."*

So how do you know what to believe?

We know you have questions.

Who are you?

How will you manage my wealth?

What sets you apart from other advisors I could turn to?

Why should I trust you?

How much is this going to cost me?

At Buckingham we give you clear answers.

Who We Are

Buckingham is a registered investment advisory firm (RIA) with $8.15 billion in assets under advisement/administration and more than 200 employees as of March 31, 2015. With eight offices around the country and headquarters in St. Louis, we have clients in 48 states and a 21-year track record of helping individuals, families, businesses and institutions reach their goals.

Our Investment Policy Committee sets the firm-wide investment strategy. We carefully pair each client with their own wealth management team to create personalized financial plans and tailored investment portfolios. And that's just the beginning of your relationship with Buckingham. As your life changes and your needs shift, our deep bench of tax strategy, risk management, wealth transfer and retirement planning professionals go to work for you, leveraging their collective experience to guide you through your biggest financial decisions.

The Buckingham Experience

Your relationship with Buckingham begins with discovery and gives way to education, commitment and a partnership meant to last through your lifetime.

What does this look like in practice?

You tell us where you are financially, what you need to feel at peace with your money and what your ideal life looks like.

Your team uses what they learn to craft a plan that clarifies how much you can spend and how much you should save so your financial life stays in balance.

You benefit from a portfolio that is built using our evidenced-based investment approach and invested in globally-diversified options that are tax and cost efficient.

Your personalized plan blends every aspect of your financial life: tax strategy, wealth transfer goals, risk management and charitable giving. This way, your finances go to work for you today and tomorrow.

Through every step, you will understand your financial decisions and their impact on your plan so you can use your money as a tool to create the life you want.

BUCKINGHAM
A FOCUS FINANCIAL PARTNER

Wealth Management
Asset Management
Institutional Services
Retirement Plans

Our Approach to Investing

The engine behind Buckingham's growth and success is our evidenced-based investment approach, rooted in 60 years of academic study on how markets work. We don't make investment decisions based on trends or headlines, but rather create a strategy after reviewing research motivated by objectivity and held to the stringent standards required for peer review and publication. Equally as important, your wealth advisory team is committed to ongoing education to empower you to stay true to your investment plan through market cycles, increasing the odds that you will have the money you need to create the life you want to live.

Financial Advice: What You Should Know

We know it seems like everyone is saying the same thing. But there is something most advisors are not saying when making their promises to you. There are two standards of care in the financial advisory community: Fiduciary and Suitability.

At Buckingham, we're fiduciaries. We've enthusiastically accepted the highest legal standard to act in your best interests. That means that by law, we must put your interests first in everything we do on your behalf. This pledge permeates every part of your experience with us—from the advice we give, the plan we create to the fees we charge.

The majority of financial advisors adhere to the suitability standard. They are merely charged with doing what is *suitable* for your needs. Those advisors can recommend products and give advice that in some way fit your situation, but that may also result in commissions for them or higher fees for you. At no time are advisors who work under the suitability standard required to put YOUR needs ahead of their own.

It's your money; you deserve the fiduciary standard.

The Facts on Fees

Fees are a standard part of any advisory relationship, but unfortunately many fee structures lack transparency.

As a Buckingham client, there are three different fees you will pay:

1. A fee to Buckingham for comprehensive advisory services—everything from helping you set spending and savings goals to crafting your investment portfolio to working with your other trusted financial advisors to address your advanced planning needs. It is our sole source of compensation.

2. A fee paid to the investment management firm whose mutual funds and ETFs we use to build your portfolio. It varies based on funds and is always fully disclosed.

3. A nominal fee paid to the custodian for processing your trades.

Buckingham's fee schedule is tiered, which means at each incremental breakpoint, you pay LESS on the next dollar. The percentage decrease at each breakpoint results in the blended rate. Here is an example of what you can expect to pay on your investment portfolio.

Your Investment Portfolio	Blended Rate	Quarterly Fee
$100,000	1.25%	$313
$1,000,000	1.08%	$2,687
$1,500,000	0.95%	$3,563
$2,000,000	0.89%	$4,437
$2,500,000	0.81%	$5,063
$5,000,000	0.62%	$7,688
$10,000,000	0.48%	$12,063
$15,000,000	0.44%	$16,438

This is it. You'll never be surprised by extra fees.

Are you looking for one solution to address all your financial needs? One team of trusted advisors to help you evolve your relationship with money?

If this is the kind of clarity and transparency you seek in your financial life, then you have found the right place.

Let's talk! You can reach us at 505.466.5117 or mthakor@bamadvisor.com.

www.buckinghamadvisor.com