



Why Fee-Only?

If you are looking for objective advice you cannot ignore how the financial advisor is compensated.

The majority of financial planners earn some or all of their income selling mutual funds, annuities, insurance, and other financial products to implement their recommendations. "Advisers" who are also salespeople, however, inevitably face a conflict of interest and will almost certainly be tempted to steer clients into products in which the advisor has a financial interest. Also, commissions can be high and are, therefore, frequently hidden from the client, making it difficult to assess the overall cost of the advice received.

Even when an advisor who is affiliated with a bank, a brokerage firm, or an insurance company tries to place their clients' interest first, their access to "solutions" may be severely limited to the few financial products generating the greatest profits for the firm.

As an independent and Fee-Only financial advisory, the Wealth Conservatory is not affiliated with any other firm and is compensated solely from the fees paid by its clients. Our fees are fully disclosed before the client agrees to work with us and throughout the relationship. There are no commissions, finder's fees, kickbacks, mark-ups, company-sponsored promotions, or compensation from any other source to cloud our recommendations.

Removing the temptations inherent in commissioned income makes it much easier for us to fulfill our roles as fiduciaries where we strive to always place our clients' interests ahead of our own.

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