

# RIA SOLUTIONS

# WHEN YOU PARTNER WITH CADARET, GRANT'S RIA SOLUTION, WE MINIMIZE OPERATIONAL AND REGULATORY BURDENS. CADARET, GRANT STAFF OVERSEES THE MANAGEMENT OF ACCOUNT OPENING AND MAINTENANCE PROCEDURES, INCLUDING ACCOUNT TRANSFERS.

## CONVENIENCE

We'll also take care of client billing and reconciliation — entering rates, processing quarterly client fees, and ensuring that advisors are charging and receiving their appropriate payments from clients. Unlike other platforms, we take the burden off the individual advisor — paperwork and processing are not the advisor's responsibility.

## REPORTING

We'll produce your quarterly client reports in an appealing, easy-to-understand template for your clients. Leave the printing and mailing (including all costs) to us — but please note that at some other programs, the processing, printing, and physical mailing fall squarely on the advisor's shoulders. We'll also invite your clients to select traditional paper or electronic delivery of their reports. We will manage your clients' data, including cost basis and corporate action reconciliation.

## BLACK DIAMOND

In 2014, Cadaret, Grant launched Black Diamond, a dynamic, Internet-based portfolio management system that is available 24 hours a day, seven days a week. This platform, which is free to advisors (some firms charge as much as \$1,200 per quarter for similar services), boasts an endless list of conveniences. From customizable reporting to online client access to direct access to custodians to obtain real-time information, Black Diamond makes portfolio management simpler than ever.

Customized, on-site, or online training is available for all advisors and their staff.

## COMMUNICATION

Working with Cadaret, Grant is easy any time of day. Our full Advisory Services support staff includes a fixed-income desk that doesn't mark up bonds, and the ability to call in trades anytime at no additional cost. We can answer new-business questions, support marketing needs, handle licensing and registrations for advisors and their support staff, and provide high-quality marketing materials for use with clients. Additionally, take advantage of standard or customizable Investment Policy Statements, educational forums, regional meetings, and frequent Web casts throughout the year.

## SUCCESSION PLANNING

Cadaret, Grant offers a tangible, structured business model that makes it appealing for sale to prospective buyers. We also provide access to potential buyers — advisors who are affiliated with Cadaret, Grant are often interested in buying books of business. When you do decide to sell, Cadaret, Grant will handle all transfer paperwork.

## COMPLIANCE

Minimize risks with Cadaret, Grant's individualized compliance support. We handle all RIA compliance requirements, including the mandatory SEC custody exam. We provide compliance manuals, assistance with regulatory audits, assistance with registration, ADV creation, and maintenance. Rules and regulations change frequently. Cadaret, Grant will take on the financial and logistical burden of keeping you informed.

You won't need to hire a Chief Compliance Officer, write a Business Continuity Plan, or create a Code of Ethics. We supervise accounts for regulatory compliance (including state licensing), manage and monitor Investment Policy Statements, and offer advisory and non-advisory services so that advisors can focus on client needs.

## SUMMARY

In short, the business of being an investment advisor is more cost and time consuming than taking care of clients. One more note? Production counts toward our annual Top Advisors Conference.

	<b>Cardaret, Grant's RIA</b>	<b>Independent RIA</b>
<b>Revenue</b>		
Fee Income	442,464	495,220
12b-1 Fees <i>(Excluding ERISA Accounts)</i>	28,107	
<b>Total Revenue</b>	<b>\$470,571</b>	<b>\$495,220</b>
<b>Operational Expense</b>		
SEC Custody Exam		20,000
Administrative Support (Billing/Reporting)		60,000
Compliance/Legal Consulting		25,000
Additional E&O and Fidelity Bond Coverage		6,000
<b>Total Operational Expense</b>	<b>\$0</b>	<b>\$111,000</b>
<b>Projected Annual Income to Advisor</b>	<b>\$470,571</b>	<b>\$384,220</b>
<b>Start-up Expenses</b>		
Billing/Reporting Software		10,000
Account Transfer Fees		13,540
<b>Total Start-up Expenses</b>	<b>\$0</b>	<b>\$23,540</b>
<b>Projected Five-Year Income to Advisor</b>	<b>\$2,352,855</b>	<b>\$1,897,560</b>

*Note: This analysis is based on \$65,652,123 in assets under management in the TIMS platform.*

Cadaret, Grant's Registered Investment Advisor (RIA) provides managed accounts solutions to nearly 1,000 representatives. Cadaret, Grant's RIA has grown to manage client assets in excess of \$3.5 billion since its founding in 1992. Cadaret, Grant's RIA platform offers programs for investment managers, asset gatherers, financial planning, and various consulting programs.

**Please contact Cadaret, Grant Advisory Services at 800.288.8601 to request more information.**

WWW.CADARETGRANT.COM ▲ 800.288.8601

**CADARETGRANT**  
Independent thinking.