Working with the firm of Retirement Income and Inheritance Advisors, LLC and CERTIFIED FINANCIAL PLANNER™, Larry Moskat, CFP®

To Our Prospective Client:

Choosing a financial advisor can be a confusing process. There are many legitimate styles of structuring a working relationship, and both you and your advisor must be comfortable with the format that works best and feels right to you.

Over the course of 27 years, we have adopted what we feel is a fair, reasonable and graduated approach to structuring a working relationship with most of our clients. A fair structure reduces the risk of an unsatisfactory experience, while at the same time raising the potential of extracting maximum value from the relationship.

For the most part, we endeavor to work with clients, not "customers". The primary difference lies in the relationship, and our approach to addressing money issues. We look for "clients-for-life," not simply people interested in purchasing something. Our clients must be confident in our ability and integrity. We must share a positive "chemistry" and a common and realistic vision in order to achieve exceptional results. We must believe our prospective new client is serious about improving their situation.

We typically meet with new prospective clients at no cost to assess the nature of the assistance required, and to evaluate our "chemistry." If we determine we can help, and all parties are confident of a positive outcome, we begin to gather information. We next utilize a variety of resources (software, research materials, etc.) to present you with an overview of recommended strategies and tactics that are reasonable to consider in light of the stated objectives. Often, this strategy session occurs in a 2nd meeting and in many cases, it is offered at no cost. This gives you a chance to evaluate our approaches in an atmosphere of mutual goal setting, and with no financial commitments on your part. It is our belief that you should feel comfortable and fully understand the basis of our recommendations first, before making any financial commitments. We employ the principles of financial planning as the basis for our recommendations and choose not to approach money management as a means of speculation or gambling. Complex situations and highly detailed planning may involve a fee, which is done by way of an Investment Advisory Contract which may be arranged as a fixed fee or based on hourly charges. Please see our Form ADV for complete details.

If our recommended approach seems reasonable to you in light of your concerns, we will then detail the action steps involved and implement the financial programs that align with your objectives.

RIIA, LLC is an exclusively fee-based Registered Investment Advisor, and as such, will accept no commissions from investment management or supervision. Larry Moskat, CFP® is licensed to work with insurance and banking products which may generate commission-based compensation. In some cases these funds may be deducted from the investments themselves and in some cases the company sponsors will compensate us directly with no deductions from client's funds—it is dependent upon on the financial products that are most suitable for you. You will be fully informed on how this works at the time programs are implemented.

We often view our compensation from investment and insurance activities to include periodic reviews, phone calls, performance reporting, coordination with legal and tax advisors, etc. and have generally not assessed fees for these ongoing activities. There are cases that do not fit this mold; in those cases, other arrangements may apply and these will be discussed in advance and executed in writing. There are no surprise bills from our organization—ever!

I encourage you to discuss any aspect of our working relationship with us so we can clarify all matters and enjoy a fully-disclosed and mutually productive relationship for years into the future. Thank you for considering us as a source of financial guidance for you and your family.

Larry Moskat, CFP®
Managing Member-Retirement Income and Inheritance Advisors (RIIA), LLC