

The background of the entire page is a photograph of classical architectural columns, likely from a government building or museum, with a green tint. The columns are fluted and have ornate capitals. The image is framed by a white border with orange horizontal bars at the top and bottom.

FAQs

FEE-ONLY WEALTH PLANNING &
CAPITAL MANAGEMENT

Camarda Wealth

ADVISORY GROUP

WWW.CAMARDA.COM

Frequently Asked Questions

Rely on our experience.

What should you expect as a Camarda client?

You should expect our uncompromising fiduciary loyalty and advice, driven by looking out for your best interests first and always. No commissions or hidden costs. Just fully disclosed fees structured so that the better you do, the better we do.

You can also look forward to a Total Wealth Care™ relationship, managed by a dedicated Personal Wealth Advisor (PWA) who knows you personally and reports regularly to you. Your PWA implements and updates your Portfolio Management Plan, runs your financial planning and long-term wealth plan, and coordinates the team for tax, estate planning, and other needs.

Your PWA is your personal wealth concierge, and always available to direct your planning on all things financial. From Social Security claiming strategies, ROTH conversions, estate and asset protection planning, tax strategy, business and real estate questions, loan advice, college funding, and much, much more.

What are Camarda's clients like?

Our clients range from “millionaire next door” folks to quite wealthy families with complex estate, tax, asset protection, and other planning needs. Typically, they are retirees, professionals and executives close to retirement, and business owners past and present. Many of our clients have been with us for decades, some on the second generation. Regardless of client situation and needs – from those living off the retirement income their portfolios provide to professionals and entrepreneurs building tax-efficient generational wealth – Camarda is honored to treat them like family and provide highly customized solutions based on their desires and needs.

What safeguards are there for my money? How am I protected from fraud & theft?

Long before the investing world was rocked by the massive Bernie Madoff fraud, Camarda enacted protective protocols to safeguard clients' accounts. Since our beginning in the

1990s, Camarda has protected accounts using institutional custodians like Vanguard, Fidelity, Schwab and TD Ameritrade. This is a very powerful barrier to protect your wealth from fraud. Accounts are always in clients' names, never in Camarda's.

Clients have 24/7 direct access to their accounts. You can check your values at any time, and move your money whenever you want. You can instruct these institutions yourself, whether to make changes, disburse funds, or even revoke Camarda's management oversight instantly if you wish.

Using a trusted institutional custodian adds a substantial layer of protection. These custodians have very strong anti-fraud and other protection protocols, very robust ID authentication to assure funds are accessible only to clients, substantial insurance via the Securities Investor Protection Corporation (SIPC), and other client safeguards.

How is my confidential information protected from identity theft & marketing nuisances?

We have a published privacy policy that can be summarized as:

- 1.** We use physical, electronic, and procedural safeguards per Federal standards to protect clients' nonpublic personal information.
- 2.** Our procedures are designed to secure confidentiality and protect against threats or hazards to the security or integrity of client records and information.
- 3.** Our policy restricts access to all current and former clients' information to those employees and affiliated/nonaffiliated entities who need to know that information in order to serve the client.
- 4.** We will only disclose information to others if
 - a.** You have authorized us to do so.
 - b.** We are required to by law or regulation.
 - c.** Such disclosure is permitted per federal and/or state privacy regulations.
- 5.** We won't sell or otherwise share your information with outside companies, marketing agencies, or others outside of our family of entities (such as The Family Wealth Education Institute and Camarda's TaxMaster).

Our complete privacy policy can be found at <https://www.camarda.com/privacy-policy>

What's your investment philosophy? How do you manage money?

Our investment decisions are driven by two key principles:

1. Targeting superior returns for income and portfolio growth, and
2. Managing risk by aiming to avoid losses in declining sectors or markets

We use a variety of disciplined investment methodologies, including fundamental and technical analysis. We believe in making decisions based on “what is” not “what should be.” Our approach considers current market conditions and integrates both economic data and actual price movements. We seek to remain nimble and yet disciplined in both up and down markets. We consider both top-down/macroeconomic and bottom-up/sector & individual security perspectives in decision-making.

This means if an asset class appears to be in an uptrend, we look to have exposure until the trend changes. If we decide the trend has changed, we look to get out and shift exposure to more promising classes, or to cash as a protective measure.

Where asset classes or entire markets appear to be in a downtrend, we seek to sequentially trim or eliminate exposure depending on our anticipated severity of portfolio impact. We watch the markets on a regular, continuing basis, analyzing conditions and standing ready to move quickly when appropriate.

Camarda portfolio decisions are made by our Portfolio Management Board, as led by our Chief Investment Officer, who Chairs that Board. Collectively, the Board has many decades of experience and is extensively credentialed.

How will you manage my money?

We use a highly customized approach designed to incorporate:

- Your portfolio growth & family wealth goals
- Income needs across the timeframes of your planning horizon
- Tax control considerations
- Your total financial picture – not just the part we manage
- Your investment preferences and instructions
- Your sensitivity and concerns about risk

As part of our Full-Service Financial Planning, we develop a custom Portfolio Plan for each client, based on a personalized Investment Policy Statement for your family. We custom

craft each portfolio, blending from our menu of proprietary Camarda strategies, in a full discussion with you.

We also incorporate any specific preferences you have, including advising on existing positions you don't want to sell for tax or other reasons. You'll be pleased to learn we can even manage your current 401ks, without you leaving the plan or having to move assets out. We've even built similar systems for 529s, no-commission annuities, and other "hard to manage" investments.

And as a new client, we won't change or do a thing to your existing investments until you fully understand and give us the green light to begin managing your accounts according to the agreed upon plan. Once set up, we regularly discuss and adjust as you, and the world, change.

We think you'll find the Camarda way very powerful and quite different! Perhaps unlike other advisors, our approach is truly customized and tuned to you – and can be as simple or sophisticated as you need and wish.

How do you charge? How do I know it's fair and in my best interest?

Our fees are based on the value of your managed assets and designed to help align our interests – the better we do for you, the better we do.

Our fees are fully disclosed and transparent – what you see is what you pay. While others' total costs may be hard to understand, we value clear communication. More importantly, we have no incentive to recommend one investment over any other – our only objective is achieving the best portfolio results for you.

Many advisors are "fee-based" – where you pay an obvious fee but also hard-to-spot elevated internal product costs & commissions. Many more are pure commission, which can look cheap or even free, but whose actual costs – buried in mounds of legalese disclosure – can cost much more than Camarda's clear and transparent fees. They can also motivate an advisor to recommend what makes them the most, not what is best for you.

For most clients, our standard fees cover Full-Service Financial Planning, not just investments. Also, unlike many other advisors you might consider, we are true fee-only fiduciaries, and accept no commissions or other incentives on our recommendations. Our advice is solely based on what we think is best for you, without the conflicts of "kickback" compensation.

What is Camarda's TaxMaster? ⁸

TaxMaster offers non-SEC-defined wealth management advice and services. In other words, it provides non-securities-investment wealth management advice.

This includes estate and asset protection planning, tax optimization strategies, tax return preparation, business, asset protection, estate planning, entity set up, and the development and execution of legal documents like trusts.

TaxMaster is a common-ownership affiliate of the Camarda Wealth Advisory Group but separate from investment advisor Camarda Financial Advisors for regulatory reasons, and to respect and accommodate the separate prerogatives of the SEC and IRS. Functions are highly coordinated to help deliver on Camarda's Total Wealth Care™/one-stop value proposition.

TaxMaster fees – typically for tax research, tax returns preparation, legal documents, and entities structure execution – are separate and distinct from Camarda's. TaxMaster's team includes Ph.D.s, CPAs, attorneys, & admitted Federal tax practitioners.

What is the Family Wealth Education Institute? ⁸

The Family Wealth Education Institute – FWEI – was founded by Dr. Jeff and partner Kim Camarda. Its mission is to provide astute wealth education and techniques to the public at large, including Camarda clients.

The Camardas formed FWEI to promote better wealth education for America's successful families, whom they found too often tragically overpaid taxes, were misadvised on an estate and asset protection planning, and misled by poorly trained, non-fiduciary advisors on investment, insurance, and other high-wealth matters.

FWEI offers a catalog of online courses via its wealthmasterclass.org website. These classes and other FWEI resources are freely available to Camarda clients.

Do I have to give you my money to manage to get your other services?

No, though we generally think it's a much better deal for you if you let us manage your portfolios. Non-investment clients do not get priority in workflows, typically pay higher fees for the same TaxMaster or other work, and may be waitlisted or turned away depending on how busy we are.

We consider ourselves a Total Wealth Care™ shop, with coordinated portfolio, tax, retirement, estate, and other ongoing advice. Not only do we believe we can render much better wealth results by handling it all, but we also feel strongly that it's much more cost-effective for clients.

While we do accept non-portfolio clients on a limited basis when we can make time for them, fees tend to be much higher, as portfolio clients get preferential rates and expedited service.

Does Camarda provide comprehensive financial planning?

Our standard fees cover Full-Service Financial Planning and personal wealth coaching, not just investment management. Advice on estate and trust planning, asset protection, tax, retirement, insurance, even business, real estate, and much more are all included. Despite all this scope and value, our transparent fees may be cheaper than commission competitors' costs, which are potentially motivated primarily by advisor compensation, not your wealth health. You may have struggled with other advisors charging far more but delivering far less. Are you even certain of how much you are actually paying? With Camarda, our fees are clear. What you see is what you get: clear, fair pricing, and expertise motivated by what is best for your family wealth.

How does your “one-stop” “all-in-house” Total Wealth Care™ work?

Refined over some thirty years, Camarda's proprietary WealthMax 360° assessment produces a very fast and comprehensive “X-ray” of your total wealth goals, challenges, and opportunities.

During the no-charge WealthMax 360° session, we frequently discover important shortcomings and remedies in the areas of tax, retirement, portfolio structure, estate & trust, asset threats and protection tactics, and much more.

You are free to use our findings in any way you want, even with your existing advisors, though we truly believe improvements will be faster and of higher quality if you let us quarterback them. If you come on board, we develop a written Total Wealth Care™ to-do plan based on your wishes and instructions, then refine a completion schedule that won't overwhelm you but still addresses priorities and integrates related functions so the important work gets done on a timely basis.

We can execute the plan with our in-house team of TaxMaster[®] tax, legal and other professionals, or work with your outside advisors – your call.



Ready to Get Started?

**Visit our Website to Request a
Free Total Wealth 360° Review Call**

Why do you say Camarda is a “real fiduciary” unlike most advisors?

Simply put, we are “fee-only” and don’t take commissions or any compensation other than fully disclosed management fees. That’s not true for something like 90% of licensed securities investment advisors, who are either all-commission folks or, maybe worse, have both fiduciary and commission licenses^{2(a)}. You may see only the fiduciary hat, but the hats can switch with expensive consequences.^{2(a,b)}

Most advisors^{2(a)} are free to take commissions and legally put their compensation above your financial well-being.^{2(b)} Such compensation can cost a lot, in ways that can be hard to spot. When we include non-securities financial advisors like life insurance agents, bankers, and others, the percentage of non-true-fiduciaries could be much, much higher.

Make a note to be careful of the innocent-seeming term “fee-based,” which sounds safe but technically means “fees plus commissions,” the latter of which can be sometimes very expensive but quite hard to spot.

Camarda doesn’t do that. We’re a “true” fiduciary, meaning we must always put your interests first and only accept payments from clients – we work only for clients so our loyalty and duty is always clear. ALWAYS. Our fees are totally transparent. We accept no commissions, kickbacks, product placement fees, or other hard-to-spot compensation, ever. Clients know exactly what they pay and only pay for work they have asked us to do. And you always know we put the full power of our expertise squarely behind your interests – not our own.

Our overriding motivation is your overwhelming satisfaction with your wealth results. The better you do, the better we do. We think this aligns our interests with yours like nothing else.

How does Camarda’s expertise compare to other advisors?

You may be surprised to learn how easy it is to be a “financial advisor”. No formal education is required and while investment advice is regulated, the requirements are surprisingly low. It only takes a few weeks of self-study to take the advisors’ exam. No experience or financial education is required, and even those with criminal records or found cheating on exams can potentially get licensed. It’s actually much easier and faster to get a license as an investment advisor than to get a barber’s license. But unlike hair, wealth mistakes may not quickly grow back!

These are extremely complicated and critically important matters. You have so much at stake in the advice you take. Don’t you want deep thinking and extensive training to target the best results – results your retirement and so much more depend on?

By contrast, Camarda's team is highly educated and credentialed. We are led by Ph.D.s. Our Portfolio Management Board includes multiple Chartered Financial Analysts (CFA®s) - the CFA® is globally recognized to be one of the highest distinctions in the investment management profession. Only approximately 2% of investment advisors have the CFA®.^{2(c)}

Our Chief Investment Officer holds both the CFA® and CFP®/Certified Financial Planner designations. He also holds other highly-regarded portfolio designations of CMT® and CIMA® - and multiple others, including the advanced Certified Private Wealth Advisor®/CPWA®.

When you consider our Ph.D.-designed and led wealth enhancement systems, we think you'll agree our expertise, structure, and bandwidth is most unusual and hard to find. Could we be finally the wealth-accelerating factor you've been looking for?

How broad is Camarda's wealth expertise?

Getting one-stop advice on the many critical wealth management areas can be a challenge. Many firms specialize in just one area, leaving you to look elsewhere to try to find the rest of the pieces to put the confusing wealth puzzle together. Camarda is quite different, offering broad expertise, all in-house. This makes for less work and uncertainty on your part, and can lead to far more efficient, tightly-quarterbacked solutions. Specializing in all the following, and much more:

1. Portfolio and investments
2. Detailed, written financial and retirement plans
3. Retirement accumulation and lifetime income strategies
4. Tax research & reduction strategies
5. Tax returns preparation (through TaxMaster[®])
6. Bookkeeping, payroll, and accounting (through TaxMaster[®])
7. Estate and trust planning (including legal documents preparation & execution through TaxMaster[®])
8. Asset protection planning (and structures through TaxMaster[®])
9. Insurance and risk management advice
10. Real estate investment, management, and transaction advice
11. Mortgage refinancing and other debt analysis
12. Business entity advice (and formation through TaxMaster[®])
13. Business consulting, including liquidity event and sale structuring
14. Executive compensation

Knowing and finding top talent in multiple areas can be daunting.

Not at Camarda. Not only do we design and masterplan your entire wealth process, but our team can get it done all in-house[®]. This saves time and cuts expenses and risks, to build family net worth faster. We are passionate about making sophisticated planning simple and easy for you. We think you will truly be impressed by our level of total wealth management.

One stop. One wealth coach. One easy experience, laser-focused on one thing – supercharging and protecting your family's wealth.

Will I have access to Camarda's entire team? What's my "financial concierge"

Camarda is committed to a team approach. Our system is based on the Mayo Clinic¹⁰ model, where a broad bench of dedicated individuals team up to help maximize your family's wealth. Our team, including Ph.D.s and advanced tax and investment knowledge, stands ready to work directly with you based on your individual needs and desires.

Central to our system is your Personal Wealth Advisor, your financial concierge and wealth team leader. Your PWA is personally trained by Dr. Jeff and the rest of the senior team and committed to personally knowing you and your family, and to overseeing your Total Wealth Care™.

Your Personal Wealth Advisor develops your Portfolio Plan, Investment Policy Statement, and ongoing Wealth Plan directly with you. They work closely with you to implement it, then regularly review and update it with you as the markets, and your feelings and needs, change. You'll hear from your PWA regularly to report on investment and financial plan progress, answer your questions, and help make sure you feel in the loop and well-cared for.

Why is Camarda so passionate about financial expertise and family wealth?

Family wealth is important. To fund your lifestyle. To fuel family dreams. Supercharged wealth requires many skills. Estate planning. Trust design and execution. The right structures to protect assets from lawsuits, predators, & children's divorce. Smart portfolio management & downside protection to preserve, protect and grow family wealth and retirement income. Astute insurance knowledge to cut costs but not the coverage you need. Wise real estate investment and business management counsel. And the master wealth skill, sophisticated tax expertise to smartly and legally cut tax to the bone.

Camarda puts these skills and more together in a way that can supercharge family wealth to an extent we think other advisors can't dream of matching.

Will I have access to ongoing wealth education?

Camarda has created a wealth of ongoing financial educational materials, including videos, whitepapers, online classes, in-person workshops, articles written for Forbes and others, and more. All are available to Camarda's clients, including Jeff's books like *The Financial Storm Warning for Investors: How to Prepare & Protect Your Wealth From Tax Hikes and Market Crashes*.

Camarda founded the Family Wealth Education Institute (FWEI)⁸, whose mission is "...to benefit the public by providing advanced financial education to consumer families and to the financial advisors who serve them. It endeavors to set the standard of excellence for competent, ethical, and accurate integrated wealth education". All of FWEI's content, and more from Camarda and Camarda's TaxMaster, is available free to clients. Its website is **wealthmasterclass.org**. While some clients immerse themselves in all the available education, others take a "that's what I pay you for – so just do it!" approach. Regardless of your feelings on the matter, we are excited to share this exclusive wealth education knowledge base with our clients and their families and friends.

More importantly, as a Camarda client, we think you will find it very comforting that your wealth advisor has the expertise to generate this caliber of financial education, across the spectrum from investments to tax, estate, asset protection, retirement, insurance best practices, and so much more.

How does Camarda approach ongoing portfolio preservation?

Camarda believes portfolios should not only be grown. They must be preserved. If you're like most of our clients, you believe that returns are important, but that avoiding big losses is even more important. Enjoying a lifetime of accumulations, only to face an extended, value-crushing bear market in or near retirement, can be devastating. Camarda uses active management as both a risk control and return enhancements measure.

We watch the markets closely and are prepared to move quickly should we deem it prudent. This approach is quite different from the typical buy-and-hold dogma that you've likely experienced from another advisor. While "don't worry, it always comes back" beliefs have become entrenched, the reality is that some market upheavals can be life-changing, and many buy-and-hold strategies may never recover from them. Getting out of the way can mean the difference between building serious, long-lasting wealth, and merely scraping by... or not being able to. Our proprietary strategies are designed to participate richly in market returns but attempt to get out of the way of market meltdowns. This is one of many key Camarda differences compared to most advisors and could make all the difference to your quality of retirement.

Will my portfolios really be customized for my needs and preferences?

Camarda provides investment advice we think you'll find refreshingly customized and tailored for you.

Beware of advisors that say they don't use "cookie cutter" portfolios, but on inspection, most of their client accounts look the same. Some use their own branded mutual funds. These can be hard to get total cost data on but may cost you more as they're potentially more profitable for them.

Others use Turnkey Asset Management Programs to delegate asset management and research responsibilities to a third party that specializes in those areas. Not only are such advisors not actually managing the investments, but such arrangements can layer on two, three, or more additional layers of hard-to-find fees. These are often "white-labeled," which is when a product or service removes their brand and logo from the end product and allows the purchaser to use their own branding so the third-party advice looks like it's coming from the advisor.

Not Camarda. We custom-craft individual client portfolios using an extensive palette of proprietary strategies available nowhere else. This gives us a remarkable degree of precision to tailor portfolios to control risk, target robust growth, and generate income based on your personal needs and preferences.

We go beyond and are also happy to advise on your existing portfolios without the need to cash all in to use one of ours. This capability can be extremely valuable from a tax and legacy perspective. We can also manage your 401ks in place at your existing employer, a feat it seems most other advisors have not figured out.

Camarda's Portfolio Management Board is run by highly trained and experienced portfolio managers with the highest recognized industry credentialed expertise. We use active management and risk control to target attractive returns while working to avoid losses. And we are led by principals who invest their own family wealth the same way they invest their clients'. We think you'll find Camarda offers expertise far beyond what you can find elsewhere.

How does Camarda treat clients "like family?"

We are obviously a family business. We were founded by Dr. Jeff and wife and partner Kim Camarda. Brother Jonathan runs the Portfolio Management Board as Chief Investment Officer. Jeff and Kim's son, Dylan, has dreamed about managing the firm since he was a little boy and joined the firm while still a straight-A student in High School. He continues to work part-time as he works his way through business school.

But we also consider our client's family.

From our founding in the 1990s, we have been committed to forging deep personal bonds with our clients. We treat you like family, and it shows. It seems our clients feel the same way, some traveling hundreds of miles to attend Camarda Wealth social functions.

We consider protecting and building family wealth a sacred honor. We hear some advisors never call “unless they want to sell something.” Not us. Standard service includes ongoing, scheduled, caring contact and advice across the financial planning spectrum – and a deep caring relationship with you and your family.

At Camarda, you are not a number. You are served by a dedicated team that really strives to know you as a person, and as a friend. We truly endeavor to treat you like family. And rest assured, we are every bit as passionate about cutting your family's taxes, protecting your assets, and protecting and growing your portfolio, as we are about our own. We hope you like what you see and can't wait to welcome you to our family.

How do I get started with Camarda?

Camarda makes it simple and easy to get started. Step one is to complete our onboarding paperwork, including account custodial forms. As these are being processed, your Personal Wealth Advisor team will begin developing your custom Portfolio Plan and your family's Investment Policy Statement. Finally, we'll build out your master Wealth Plan and implementation schedule, based on your needs, preferences, and priorities.

What sort of commitment do you expect in order to try you out?

We make it very easy to get to know us so you can decide if we're the advisory fit you're really looking for. All we ask is a brief 90-day trial commitment. Put us to work and we think the results will speak for themselves. We're very confident that once you experience Camarda's Total Wealth Care™ system, you won't want anything else.

For only a few-months' fee commitment from you, we are happy to do the heavy lifting and help you build a strong, intergenerational wealth foundation. We'll design a custom Investment Policy Statement for your family, and develop and implement a personalized Portfolio Plan to optimize your existing investment assets. We'll also create a Master Wealth Management Plan to address asset protection planning, estate planning and trusts, tax reduction strategies, comprehensive financial and retirement plans, and other items as needed and directed by you. We'll even confer with your existing advisors, or you may choose our TaxMaster affiliate for tax, estate/asset protection legal advice and documents, and other items. We think you'll agree this is a lot of work for a nominal commitment.

Why do we offer so much for so little? We're confident you'll be so impressed that you'll want to be a client for life. Our objective is to continuously amaze and delight you over the many years we expect to work for you and your family.

“So give us a try! We are absolutely convinced your wealth will be in far better shape in just a few months once we begin implementing Total Wealth Care™ for you.”

And we're honored to do this, even if you decide to go back to your old advisor in a few months. We've tried very hard to make it a “you have nothing to lose and everything to gain”, “no-brainer” to try us out.

What are the key facts I should know in considering Camarda as my advisor?

1. Comprehensive Total Wealth Care™ all in-house⁸
2. Transparent fee-only fiduciary - no hidden commissions or costs – know exactly what you pay.
3. Dedicated Personal Wealth Advisor & advanced team quarterbacked ongoing wealth plan
4. Actively managed portfolios, designed to lessen the impact of big drops on your portfolio's growth.
5. Decades-long national reputation¹
6. In-house Portfolio Management Board led by highly educated and credentialed professionals
7. Custom portfolio planning with personalized investment policy statement
8. Can keep existing investments & manage 401k(s) in place
9. In-house⁸ trust review/design & estate planning – avoid tax, protect family wealth
10. Tax/CPA, attorney, portfolio, and financial planning teams are all in-house⁸
11. Tax strategy expertise – potentially convert millions of avoidable taxes to family wealth
12. PhD-led retirement accumulation & retirement income planning
13. In-house legal documents design, preparation, delivery & execution
14. Asset protection expertise & structures: kids' divorce, financial predators & lawsuit protection
15. Astute business consulting, real estate investment & management, and other advice
16. Complete tax, accounting, payroll & business services available in-house⁸
17. Fiduciary insurance advice – no commissions or product sales
18. Highly educated & credentialed – relentless study to supercharge your wealth
19. Fully disclosed fee structure aligns our interests– the better you do, the better we do

Let's Get to Know Each Other!

Take Advantage of a

FREE Total Wealth 360° Review Call:



Do You Want To Check Every Box?

DIY Financial Advisor Comparison/Decision Tool Use this checklist as a tool to help you compare the benefits of Camarda to other advisors:		
Benefit You May be Searching For:	Camarda Wealth	Other Advisor(s) <i>(Check those that apply)</i>
FULL-TIME fiduciary – no commissions or hidden compensation	✓	
Full-Service Financial Planning Programs (<i>estate, asset protection, tax, & more</i>)	✓	
Tax prep & estate/trust/asset protection documents, in-house ⁸	✓	
Wealth management systems designed by award-winning ¹ Ph.D.	✓	
Wealth leaders include lifelong award-winning Ph.D. researcher, educator, and writer	✓	
Investments directed by Portfolio Management Board Ph.D./CFA®s/CFP®s/CMT®/CIMA®/CPWA® & more Combined experience of 100 years+	✓	
One-stop comprehensive wealth management team	✓	
Fee-only/no commission portfolio management	✓	
Active risk-managed investments trading	✓	
Customized individual portfolio planning	✓	
Dedicated Personal Wealth Advisor who knows & calls you	✓	
Can manage 401(k)s without transferring	✓	
Can keep & manage existing investments	✓	
Scheduled ongoing updates & service	✓	
Repeated long-term national recognition	✓	
Expert tax, asset protection, estate advice & more	✓	
Comprehensive retirement planning & income planning	✓	
Advice on real estate, businesses & more	✓	
Robust staff, long term succession plan	✓	

How To Get Started

We Make It Quick & Easy

- ▶▶ Wealth 360° & Portfolio Review
- ▶▶ Fast & Simple Accounts Set Up Paperwork
- ▶▶ Investments Transfer – YOUR Name at Independent Custodian
- ▶▶ Build A Customized Portfolio Plan
- ▶▶ Build Master Wealth Plan – YOUR Priorities
- ▶▶ Ongoing Portfolio & Wealth Plan Management

Wealth Done Right® - Quick and Easy.



Onboarding Process & Ongoing Wealth Plan Management

- 1 Accounts Set Up.** Our financial planning team will work with you to get the paperwork we need and set up accounts at an institutional custodian like Charles Schwab. These accounts are all in your name and titled just as they are wherever they are now. We will transfer your accounts directly from your old advisor to your new accounts. You need not call your old advisor or take any action besides completing the required paperwork.
- 2 Build Portfolio Plan.** We will work directly with you to build a custom portfolio plan based on what you need and want. You will get a written Investment Policy Statement designed just for you. Before we implement it, we will analyze and carefully review tax and other considerations, making sure you're informed every step of the way.
- 3 Build Comprehensive Wealth Plan.** We'll develop a detailed wealth plan with you, based on your needs, preferences, and priorities discovered in your Confidential Financial Profile. We'll build an ongoing plan to address asset protection planning, estate planning and trusts, develop tax reduction strategies, create comprehensive financial and retirement plans, and other items as directed by you. We'll confer with your existing advisors, or you may choose our TaxMaster affiliate for tax, estate/asset protection legal advice and documents, and other items.
- 4 Scheduled Ongoing Total Wealth Care™** Camarda's scheduled, quarterbacked approach is designed to keep everything coordinated and flowing, without overwhelming you by trying to do too much, too fast. We fold this ongoing wealth care into our regular portfolio update calls with you. This ongoing process is led by your Personal Wealth Advisor (PWA), your personal wealth concierge. Your PWA is responsible to reach out to update you regularly – quarterly at the very least – to administer and report on your Portfolio Plan, administer and update your Wealth Plan, and act as your gateway to other teams and resources as needed. Camarda's "Mayo Clinic"¹⁰ approach means you have access to our entire professional suite as needed, in a systematized manner that makes it easy and time efficient for you. Our goal is to make things easy and extremely effective for you. We are confident you'll be amazed and delighted at what we continue to deliver compared to the other advisors you've known.

Important Disclosures, Endnotes & References

Camarda Wealth Advisory Group (“Camarda”) is an SEC registered investment advisor located in Fleming Island, Florida. Camarda and its representatives are in compliance with the current filing requirements imposed upon SEC registered investment advisors by those states in which Camarda maintains clients. Camarda may only transact business in those states in which it is registered or qualifies for an exemption or exclusion from registration requirements. For information pertaining to the registration status of Camarda, please contact the SEC or the state securities regulators for those states in which Camarda maintains a notice filing. A copy of Camarda’s current written disclosure statement discussing Camarda’s business operations, services, and fees is available from Camarda upon written request or online at <https://www.camarda.com/adv-important-disclosure/>. Camarda’s privacy policy is also available upon request or online at <https://www.camarda.com/privacy-policy/>.

Please remember to contact Camarda, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. Unless, and until, you notify us, in writing, to the contrary, we shall continue to provide services as we do currently. Camarda is neither a law firm, nor a certified public accounting firm, and no portion of the content herein should be construed as legal or accounting advice. A copy of the Camarda’s current written disclosure brochure discussing our advisory services and fees is available upon request or online at <https://www.camarda.com/adv-important-disclosure/>.

1- Awards and Rankings: Awards, rankings, ratings, and/or recognition mentioned are intended to reflect a historical record (since Camarda’s inception) and do not necessarily reflect current or recent rankings or ratings. Neither rankings and/or recognitions by unaffiliated rating services, publications, media, or other organizations, nor the achievement of any professional designation, certification, degree, or license, membership in any professional organization, or any amount of prior experience or success, should be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Camarda is engaged, or continues to be engaged, to provide investment advisory services. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized advisor. Rankings are generally limited to participating advisors. Unless expressly indicated to the contrary, Camarda did not pay a fee to be included on any such ranking. No ranking or recognition should be construed as a current or past endorsement of Camarda by any of its clients. Additional information regarding Camarda’s rankings and recognitions can be viewed at <https://www.camarda.com/rankings-disclosure/>.

2- Advisor Statistics:

a- 90% statistic - A Report from The Financial Industry Regulatory Authority: 2023 FINRA Industry Snapshot. FINRA. 2023. <https://www.finra.org/sites/default/files/2023-04/2023-industry-snapshot.pdf>

b- Conflict of Interest - Fonda, Daren. (3 January 2020). Independent Advisors Can Still Have Conflicts of Interest. How to Protect Your Finances. Barron’s Advisor. <https://www.barrons.com/articles/independent-advisors-can-still-have-conflicts-of-interest-51578099188>

c- Badges of Misconduct- Camarda, et al. (18 February 2023). Badges of Misconduct: Consumer Rules to Avoid Abusive Financial Advisors. Journal of Financial Regulation. <https://doi.org/10.1093/jfr/fjac012>
Data sample and resulting statistics referenced in this study are from 2019.

3 - "Gain to Break Even vs Loss to Portfolio" Graph: In the graph, the blue bars indicate how much you would have to make to overcome the loss indicated by the red negative bars underneath it. This is not to actually make any money, just to break even from the loss, and that's before taxes and inflation! The bar outlined in black represents the NASDAQ crash of 2000-2002, when tech stocks plunged 78%, and did not recover for 15 years – and requiring a massive 355% gain to do so. After inflation, but before taxes and fees, that was 395% and 17 years...merely to recover in 2020 the wealth level lost in 2002.

4 - "US Equities Bull-Bear Indicator" Graph: Historical performance results for investment indices, benchmarks, and/or categories have been provided for general informational/comparison purposes only, and generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results. Similarly, any references to indicators or other technical analysis tools or techniques are for educational or illustrative purposes only and results from example scenarios should be viewed as hypothetical. It should not be assumed that your Camarda account holdings correspond directly to any comparative indices or categories. Please also note: (1) performance results do not reflect the impact of taxes; (2) comparative benchmarks/indices may be more or less volatile than your Camarda accounts; and (3) a description of each comparative benchmark/index is available upon request.

5 - Potential Results Chart: The indicator referenced is provided by a third party, is provided on an "as is" basis, and the user of this information assumes the entire risk of any use made of this information. You should not make investment decisions based on this indicator. The Bull-Bear indicator was not followed by any actual portfolio during the timeframe represented. The chart shown is intended to help you understand how this particular investment strategy may have performed in the past if the strategy had existed or had been applied at that time. Performance was calculated after the end of the relevant period, allowing for the opportunity to adjust the strategy in hindsight. Camarda is not claiming to have utilized this indicator or strategy as represented herein in any of its portfolios, past or present. Limitations, including, but not limited to trading costs, execution efficiency, management fees, and taxes would have impacted results in various ways and it is not likely such performance would have been achieved as illustrated – actual results would likely have been better or worse. This is merely a hypothetical or "what if" example of what might have been attained to illustrate the concept. Performance shown for illustrative purposes is hypothetical and not linked to or representative of any portfolio.

The Bull-Bear Indicator is constructed from measurements of market internals and is intended to reveal the relationship of supply and demand at the longer-term timeframe of months to years. The measurements are ratios of supply and demand factors, normalized to a scale of 0 to 100. For example, the ratio of up-volume to (up volume + down volume) will always be in the range of 0 to 100, where the higher readings indicate a preponderance of demand (larger up volume) and lower readings indicate a preponderance of supply (larger down volume). Other examples of ratios of supply and demand are advancers to (advancers + decliners) and new 52-wk highs to (new 52-wk highs + new 52-wk lows). There are 7 inputs in total, 5 of which are these supply and demand ratios, and 2 are pure price inputs. These inputs are continuously re-examined over a trailing one-year period, and the ratios are then weighted, and combined into a single, statistically smoothed final Bull-Bear Indicator. When the Bull-Bear Indicator is in a Bull Market mode and then pierces the Bear Market Threshold, a new Bear Market is signaled. When the Bull-Bear Indicator is in a Bear Market mode and then pierces the Bull Market Threshold, a new Bull Market is signaled. Once a mode (Bull or Bear) is established, it is considered to remain in place until the Bull- Bear Indicator eventually pierces the opposite threshold. In the graph represented, the Bull-Bear Indicator rotates to a bond index fund during out of market periods.

6 - Potential Results Chart: Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by Camarda, or any non-investment related content, made reference to directly or indirectly in this commentary will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this commentary serves as the receipt of, or as a substitute for, personalized investment advice from Camarda.

7 – Avoidable Tax Statistics: Gunderson, Garrett B. (9 Jun 2015). Entrepreneurs: Stop Overpaying on Taxes. Forbes. <https://www.forbes.com/sites/grouphink/2015/06/09/entrepreneurs-stop-overpaying-on-taxes/?sh=5654ae353f70>

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8 - Camarda's Relation to TaxMaster: Camarda is affiliated through common ownership and control with TaxMaster.US, LLC ("TaxMaster"), a consulting firm providing estate planning, business planning, insurance consulting, tax services, accounting, and/or other non-investment advisory services to its clients and Family Wealth Education Institute ("FWEI"), an educational company, offering wealth education content to consumers and advisors. We will share information regarding you and your relationship with us between our affiliated companies and may market products or services to you based on personal information collected or compiled by any of our affiliated entities. This information may include, among other relevant eligibility information, your income, your account history with us, insurance, tax information, estate planning or other needs revealed through financial planning, consulting or other advisory services, and/or other financial information revealed during meetings with us.

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