

## Frequently Asked Questions

### INDEPENDENCE

#### Why did you create your own firm?

RHA Wealth was founded to help people and organizations make smart decisions when it comes to building, managing and growing their wealth. We are an independent firm\*, meaning we do not report to a corporate headquarters whose agenda puts shareholders ahead of clients. Our independence gives us the freedom and flexibility to tailor our recommendations by accessing unlimited solutions from industry-leading sources, including banking, lending, investments, financial planning, and estate planning.

#### How will I benefit from the launch of your new firm?

First and foremost, you will benefit from the collaborative approach we take in helping you identify your values and pursue your goals and dreams.

- **Access to a Broader Marketplace:** Because we're independent and own our own firm, we work in an open architecture, which means that we can access best-in-class products and services, including banking and lending solutions, from a wide variety of resource partners.
- **Robust Planning Solutions:** We will be using advanced planning software from eMoney. This tool has robust capabilities that will allow you, and our team, to view, in real time, your complete financial picture, including assets held at other firms. eMoney also has a secure, user-friendly "Vault" which enables you to safely store important documents, such as trusts, wills, tax filings, insurance documents, titles, etc. You will be able to choose to share the uploaded documents with our team, in cases where it is helpful for us to have access to them.
- **Exceptional Client Service:** With your best interests as our only agenda, our team is free to focus exclusively on addressing your individual service needs.

#### Why wasn't I told sooner about your decision to launch a new firm?

While we would have enjoyed the opportunity to share our plans with you in advance, legal considerations and contractual restrictions prevented us from doing so. We are committed to respecting and abiding by those covenants as investment professionals, even though it was personally challenging to not have the ability to speak with you beforehand. We hope you can appreciate the situation we were in.

## What does fiduciary duty mean?

A fiduciary is defined as a person or organization that acts on behalf of another person or persons, putting their clients' interest ahead of their own, with a duty to preserve good faith and trust. As your fiduciary, we are bound both legally and ethically to act in your best interests. But we believe that being a fiduciary is more than a legal requirement – it is a mindset that defines the culture of our firm. We strive to be your true advocate and steward with an even higher level of care and dedication.

## Why did you choose to be part of an advisor network like Sanctuary Wealth?

We are able to leverage the technology, tools, and standardized processes available through Sanctuary Wealth that help maximize scalability and manage risk so that we can reinvest time where it matters most—with clients like you. By partnering with Sanctuary, we are able to deliver operational excellence, maintain a strong culture of compliance, and offer a robust cybersecurity program, which will safeguard the information clients entrust to our guidance. Sanctuary also empowers its partner firms with access to a vibrant community of like-minded, elite independent financial advisors. The advisors in this peer group share best practices and we can tap into our community's intellectual capital to deliver more specialized expertise – and investment opportunities – to RHA Wealth's clients.

## **CUSTODIAN**

### How do I know my assets will be safe with the new custodian, Charles Schwab?

The safety and security of your assets is of critical importance to us. With that in mind, and after a rigorous due diligence process, we selected Charles Schwab as our custodian based on their infrastructure, research, technology, and service capabilities. We are incredibly impressed with the measures they take to protect client assets, and we are reassured by their strength, size, and reputation in the industry. One of the largest and most trusted custodian firms in the country, Schwab has generated more than \$11 billion in net revenues and administers \$3.6 trillion in total client assets. The U.S. government has deemed Charles Schwab one of the country's nine systemically important financial institutions.

## **INVESTING**

### Will the way you manage money change in any way?

The core strategies we use to manage your assets will not change, and of course, our investment management solutions are always specifically tailored to your risk parameters, timeline, and long-term objectives. What will improve, however, are certain capabilities, including our enhanced interactive financial planning, as well as broader access to more investment products and strategies, created by working in an open architecture environment.

## LENDING / BANKING PRODUCTS

### What about my existing banking services?

You're under no obligation to move your banking accounts as part of this transition. However, as we are now an independent team, we have the ability to go out in the marketplace on your behalf to identify comparable or better options than your current situation. We can advise you on what is the best banking relationship solution specifically for your needs – whether with a local, regional or national bank.

## SERVICE / FEES

### Will my fees change with this transition?

No, the fees we charge as your investment advisor will be the same as they are today. You will benefit from what our new firm can now access: best-in-class products, services, and technologies that weren't available in our previous environment. In fact, you will be happy to know that, with our new custodian, there will be no transfer fees, ATM fees (at any ATM), or account maintenance fees.

### How can I expect to view my assets once they transition to my new accounts?

You will be able to view your assets by utilizing the Client Login section of our new website [www.RHWealth.com](http://www.RHWealth.com). Once you log in, you will have the same type of access to all of your accounts and the ability to utilize services as you had been accustomed to. You can also install the Schwab app on your phone to view your assets, view activity in your accounts, and perform services such as depositing checks into your accounts.

### Where are you located and how can I reach the team?

#### OUR NEW OFFICE IS LOCATED AT:

St. Mary's Office Building  
1330 St. Mary's Street Suite 110  
Raleigh, NC 27605

[www.RHWealth.com](http://www.RHWealth.com)  
Main +1 (919) 400-6000

#### HERE IS OUR UPDATED CONTACT INFORMATION:

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## NEXT STEPS

### What are next steps if I would like to work with your new firm?

The total process will take approximately two weeks from the date you return our Welcome Packet transition paperwork to our team, and we will do everything we can to ensure the transition is a positive experience. It's likely you will receive a call from our prior firm asking you to initiate a relationship with a randomly assigned advisor, who will claim to be able to serve you better. We sincerely believe that the opportunity to retain a longstanding relationship with us – with our personal, proven commitment to your individual needs, combined with the newly available benefits of our independent firm – will outweigh any minor inconvenience posed by the transition itself.

### What will I find in my welcome packet?

You will find all the necessary documents relevant to your transition, including information about our new firm, RHA Wealth, and the safety and security of our custodian, Charles Schwab. We will follow up with you shortly so that we can go over the materials together.