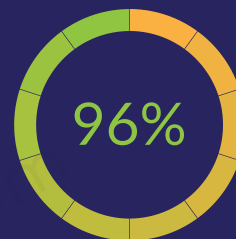


# SEM Wealth Management

TRUST SCORE



SEM Wealth Management, federally registered in 1998, is a Registered Investment Advisor (RIA) in 31 state(s) with a licensed staff of 4 advisors. SEM Wealth Management manages \$422 million and provides investment advisory services for 1,603 clients (1:401 advisor/client ratio).

SEM Wealth Management requires a \$50,000 minimum investment and charges a blended rate between 2.25% and 1.35% for ongoing portfolio management services, depending on the size of the portfolio.

## BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has been federally registered for 20 years
- Firm services over 1,000 clients
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an insurance agent conflict
- Firm does not have an attorney conflict
- Firm does not accept performance-based fees

## CONSIDERATIONS

- There is only one licensed advisor for every 401 clients (industry average 1:50)
- Firm has less than \$1B in assets under management
- Firm may receive soft-dollar benefits that could incentivize them to push trades through broker-dealers that provide advantages to the firm instead of through broker-dealers that could provide the best execution for their clients

## BENEFITS (cont.)

Firm does not perform side-by-side management

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

## CONSIDERATIONS (cont.)