The Choice is Yours

When it comes to choosing how to best set up your investment account, there is more than one way to do it. Regardless of the type of account that you choose, you can count on us to put you first and to recommend what we believe to be in your best interest.



Option 1: BROKERAGE SERVICES

Commission-Based Accounts

- These accounts are best suited for someone with a "buy & hold" mentality and are willing to trade the ongoing monitoring or advice on their investment accounts for lower ongoing fees.
- Model portfolios can be used based on risk tolerance and updated with client approval.
- These accounts are typically held at one specific investment company where there is a fee charged by the company to manage the investments.
- For investors with a long-term time horizon, fees inside a commission-based account can sometimes be less than they are with a fee-based account. We're happy to discuss this with you in greater detail, and in full transparency, so that you are aware of what fees you are paying (both the ones that you see and those that you don't).
- We realize that a fee-based account doesn't necessarily fit every situation. We want to help people plan and invest for their future regardless of investable assets.

Option 2: ADVISORY SERVICES

Managed (Fee-Based) Accounts

- These accounts are best suited for people seeking ongoing account monitoring, investment management and advice as a part of the level of service for their accounts.
- We establish a portfolio that is actively managed for you based on your desire for growth or stability in an effort to help you meet your investment goals.
- Any mutual fund or ETF that is open to new investments is available to be used in these accounts, allowing us to use our best ideas without restrictions.
- Your goals and our goals line up together. We are paid the same (as a % of your account) regardless of where the funds are invested, and there aren't any commissions or fees for buying or selling funds. We are strictly compensated based off of the value of your portfolio. So, as your account grows, we earn more; and if the value of your account decreases, so does the amount we earn.
- Fee-based accounts are subject to account minimums.

RADER FINANCIAL SERVICES

Tax Services offered through Rader & Rader. Securities offered through Securities America, Inc., member FINRA/SIPC. Advisory services offered through Securities America Advisors, Inc. Rader & Rader, Rader Financial Services and Securities America are separate entities.