

FAQs

- **HOW DO I GET STARTED WITH K/H FINANCIAL?**

The 1st step is always a "Fit Consultation." This initial consultation is your opportunity to ask questions and get to know us! We will explain how we serve our clients, how we are paid, etc. This meeting also serves as an opportunity for us to learn about you and your unique situation.

- **WHO HAS CUSTODY OF MY MONEY WHEN I HIRE YOU TO MANAGE IT?**

The advisors with K/H Financial never have custody—physical possession or access—to your money. Client assets are held at Raymond James Financial. On occasion, we will use other mutual fund, insurance or direct participation companies to hold client assets within those companies.

- **HOW OFTEN WILL WE HEAR FROM THE ADVISORS WITH K/H FINANCIAL?**

We take great pride in client service and regular communication. You can expect to hear from us often. We keep our clients updated on strategy changes, market and economic updates, financial plan reviews, etc. several times a year.

- **HOW ARE YOU COMPENSATED FOR MANAGING MY ACCOUNTS?**

In most circumstances, we are compensated by a fee on assets held with Raymond James. The fee is tiered based on value of accounts held. In certain circumstances where we are being compensated other than a fee based on assets, this will be properly disclosed to you.*

- **WILL I BE ABLE TO ACCESS MY ACCOUNTS ONLINE?**

Yes, "Client Access" is available online and allows for viewing of your accounts and many other powerful tools and features..

- **WHAT IS YOUR INVESTMENT PHILOSOPHY?**

We are Independent...we serve only one purpose: Our mission is to help guide individuals and families in having more fulfilling lives and a strategic plan to achieve their financial goals..

- **AM I QUALIFIED TO BECOME A CLIENT OF K/H FINANCIAL?**

Most of our clients come to us on a referral basis. Our "typical" clients enjoy modest to healthy incomes and investment portfolios of \$250,000 or more. However, we are very welcoming to those clients who may not yet meet these thresholds but are on the path to reach them.

- **WHAT SERVICES & INVESTMENTS DO THE ADVISORS WITH K/H FINANCIAL OFFER?**

As full service financial advisors, we will offer a wide array of services and investment products. What we do best is work interactively with our clients to help guide them through what they want their life to look like and help them achieve it.

HAVE ANY OTHER QUESTIONS?

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*In a fee-based account, clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically reevaluate whether the use of an asset-based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part 2A as well as the client agreement.



OUR **3** STEP PROCESS

Our 3-Step Process is our way of showing our clients, from the very beginning, that we want to listen to their goals and formulate a suitable plan that is realistic and achievable. Throughout this process we will get to know you as well as your goals, needs and, concerns, and you will get to know us personally and professionally. This helps ensure that K/H is a good fit for you and your family and that you are a good fit for us as well! **WELCOME ABOARD!**

STEP

1 Initial FIT Consultation

In this appointment we will cover the following items:

- OVERVIEW OF MEETING(S)
- WHAT IS IMPORTANT TO YOU?
- ABOUT K/H FINANCIAL
- OUR APPROACH TO WEALTH MANAGEMENT
- OUR APPROACH TO PLANNING
Planning for today & tomorrow (GPM)
- OUR COMPENSATION
- WHERE DO WE GO FROM HERE?

STEP

2 Goal Planning Appointment

In this appointment we will cover the following items:

- REVIEW INPUTS
- CONFIRM GOALS/DREAMS
- ASSESS RISK TOLERANCE
- TIMELINES
- RESULTS

STEP

3 Plan Presentation & Implementation Strategy

- PRESENT A TAILORED PLAN OF ACTION SPECIFIC TO YOUR SITUATION ADDRESSING YOUR GOALS, CONCERNS AND DESIRES.
- PRESENT YOUR INVESTMENT STRATEGY SPECIFICALLY DESIGNED FOR YOU AND YOUR UNIQUE SITUATION.