






# Frequently Asked Questions

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## Core Advisory FAQs

### 1. What services do you provide?

Gulfoast Embers Advisors provides comprehensive financial planning and investment advisory services designed to support your long-term financial well-being. Our planning process covers retirement readiness, cash-flow analysis, tax strategy, risk management, estate considerations, and major life decisions such as career transitions or home purchases. For clients who choose ongoing investment management, we design and manage portfolios tailored to your goals, time horizon, and risk tolerance. Our role is to be your long-term partner — someone who understands your full financial picture and provides clear, objective guidance as your life evolves.

### 2. How do you get paid?

We are a fee-only fiduciary, meaning we are compensated solely by the clients we serve. We do not receive commissions, referral fees, or product incentives. Our fees are transparent and straightforward: either a percentage of assets under management or a flat-fee planning arrangement. All fees are disclosed in writing before any work begins, and you will always know exactly what you are paying and why. This structure eliminates conflicts of interest and ensures our recommendations are based entirely on what is best for you.

### 3. What does it mean that you are a fiduciary?

As a fiduciary, we are legally and ethically obligated to act in your best interest at all times. This requires us to place your needs ahead of our own, avoid conflicts of interest whenever possible, and fully disclose any conflicts that cannot be avoided. We do not sell products or receive commissions, which helps ensure our advice is objective and aligned with your goals. You can trust that every recommendation we make is designed to support your financial well-being.

### 4. What should I expect when working with you?

Our process begins with a discovery conversation where we learn about your goals, financial situation, and priorities. We then build a personalized financial plan that outlines recommendations across investments, cash flow, taxes, and long-term planning. Once your plan is in place, we help you implement the steps needed to move forward. From there, we provide ongoing guidance, annual reviews, and support whenever life changes. You can reach out anytime with questions, and we will proactively check in to ensure your plan stays aligned with your goals.

## Planning & Process

### 5. How do you build a financial plan?

We begin by gathering information about your income, expenses, assets, liabilities, insurance, taxes, and long-term goals. Using this data, we model various scenarios to help you understand your financial trajectory and the trade-offs between different choices. Your plan includes recommendations across retirement planning, investment strategy, tax considerations, risk management, and estate planning. We update your plan regularly and whenever major life events occur.

### 6. How often will we meet or review my plan?

We typically conduct a comprehensive review annually, with additional check-ins throughout the year as needed. You can schedule a meeting anytime you experience a life change, have a question, or want to revisit your plan. We believe financial planning is an ongoing process, not a one-time event, and we are here to support you continuously.

### 7. What custodians do you use?

Your accounts are held at an independent, third-party custodian. The custodian safeguards your assets, executes trades, and provides monthly statements. This separation of duties adds an important layer of security and transparency. You maintain full control of your accounts at all times, and we never take custody of client funds.

### 8. Do you coordinate with my CPA or attorney?

Yes. We frequently collaborate with tax professionals and estate attorneys to ensure your financial plan is cohesive and aligned across disciplines. With your permission, we will share relevant information, coordinate strategies, and help ensure your financial, tax, and legal plans work together effectively.

## 9. What is your investment philosophy?

Our investment philosophy is grounded in evidence-based principles and long-term discipline. We believe markets reward patience, diversification reduces risk, and costs matter. Rather than attempting to predict short-term market movements, we focus on building portfolios that are resilient, tax-efficient, and aligned with your personal goals. We use a structured approach to asset allocation, emphasizing broad diversification and low-cost investment vehicles.

## 10. How do you determine my risk tolerance?

We assess risk through a combination of quantitative tools and qualitative conversations. We consider your time horizon, financial goals, investment experience, and emotional comfort with market volatility. Your portfolio is designed to balance growth potential with the level of risk you are willing and able to take. We revisit your risk profile regularly to ensure it remains aligned with your circumstances.

## 11. Do you use individual stocks or mutual funds?

We primarily use low-cost, diversified investment vehicles such as ETFs and mutual funds. These provide broad exposure to global markets while keeping costs low. In certain cases, we may incorporate individual securities when appropriate for your goals, tax situation, or preferences. Our focus is always on building a portfolio that is diversified, efficient, and aligned with your long-term plan.

## 12. How do you handle rebalancing?

We monitor your portfolio regularly and rebalance when allocations drift outside of target ranges. Rebalancing helps maintain your desired risk level and ensures your portfolio stays aligned with your long-term strategy. When possible, we rebalance in a tax-efficient manner, using new contributions or withdrawals to minimize taxable events.

## Safety, Security & Compliance FAQs

### 13. How is my money protected?

Your assets are held at an independent custodian and protected by SIPC coverage up to applicable limits. While SIPC does not protect against market losses, it does safeguard securities in the event of custodial insolvency. We never take custody of client funds, cannot withdraw money without your authorization, and cannot move assets without your explicit consent. You maintain full control of your accounts at all times.

### 14. How do you protect my personal information?

We take data security seriously. Your information is stored using secure, encrypted systems, and access is restricted to authorized personnel. We do not sell or share your personal information with third parties except as required to provide advisory services or comply with legal obligations. Our privacy policy outlines our full data-protection practices.

### 15. What happens if something happens to you?

We maintain a continuity plan to ensure your accounts and financial plan remain supported in the event of an emergency. This includes documented processes, secure access protocols, and relationships with trusted professionals who can assist if needed. Your custodian continues to safeguard your assets regardless of our operational status.

## Engagement & Logistics

### 16. Is there a minimum investment amount?

We work with clients across a range of financial situations. While some services may have minimums based on complexity or portfolio size, we also offer planning-only engagements for clients who are building wealth or prefer a non-investment relationship. Our goal is to provide high-quality advice to individuals and families who value a long-term partnership.

### 17. Can we work together remotely?

Yes. We serve clients both locally and across the country. Meetings can be held in person, by phone, or via secure video conference. All documents can be shared electronically through secure portals, and your accounts can be accessed online at any time.

### 18. How do I get started?

The first step is a brief introductory conversation to determine whether we are a good fit for your needs. If we decide to move forward, we will schedule a discovery meeting, gather relevant information, and begin building your financial plan. There is no obligation during the initial consultation, and we encourage you to ask any questions you may have.