



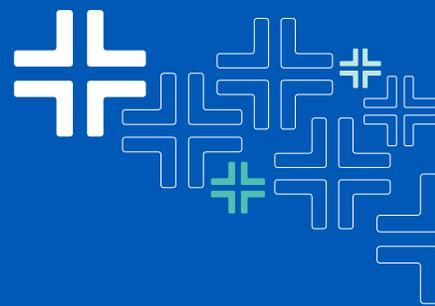
Before you invest with a
financial advisor...
LOOK CLOSER.

They may not be as objective as they appear.

As a Registered Investment Advisor, *we will always act in your best interest.*

Learn the difference between a Registered Investment Advisor and a Brokerage Firm. >>>

REGISTERED INVESTMENT ADVISOR VS. BROKERAGE FIRM



Drawing A Clear Line Of Distinction

Is your advisor working in your best interest? Read below to learn about Withum Wealth Management and the key differences between a Registered Investment Advisor and a Brokerage Firm

	Withum Wealth Management A Registered Investment Advisor	Brokerage Firm A Traditional Registered Rep.
1. RESPONSIBILITY TO CLIENT	Legally bound to serve your best interest throughout the entire relationship	Investment recommendations only have to be "suitable" at the time of sale.
2. PRIMARY FUNCTION	Offer on-going discretionary investment management	Facilitate client purchase and sale transactions; outsource money management functions
3. COMPENSATION	Transparent fee structure - we charge a percentage of assets under management	Typically commission and bonus-based related to the sale of proprietary products, mutual funds, and annuities
4. CUSTODIAL RELATIONSHIP	We do not maintain custody of client assets - We believe this provides an extra layer of financial protection	Typically commission and bonus-based related to the sale of proprietary products, mutual funds, and annuities

1 Responsibility to client

Get Advice Based on What's Best for You

As a Registered Investment Advisor, Withum Wealth Management, is legally required to act as a fiduciary, or in your best interest. A Brokerage Firm is simply held to a suitability standard. For example, when choosing between two similar and suitable investments, a Brokerage Firm may recommend an investment that is more profitable to them and not necessarily the optimal solution for you, the client. Withum Wealth, however, understands the client comes first and is legally obligated to choose the investment solution that is best for you.

3 Primary Function

Get Tailored Advice for Your Complex Needs

It's Withum Wealth's duty to find you solutions that are properly aligned with your needs and objectives. This requires regular, ongoing client interactions. The primary function of a Brokerage Firm, on the other hand, is to facilitate transactions and outsource money management functions. The broker relationship does not always require continuous interactions or a complete understanding of your needs.

2 Compensation

Understanding Exactly What You're Paying For

Withum Wealth Management's fee is based on a percentage of assets under management. Our compensation model is clearly stated and easy to understand. It aligns the advisor's interests with yours. A Brokerage Firm representative, however, is typically paid through various commissions and bonus plans. The broker compensation model can potentially create unwarranted pressure to merely "push products", as it can reward representatives for recommending investments with high costs - putting the representative's interests ahead of yours.

4 Custodial Relationship

Know Where Your Money is Held

Withum Wealth Management uses institutional custodians - generally large brokerage firms or banks - to hold and safeguard your stocks, mutual funds and other assets. We believe separating the money management and custodial functions provides you with an extra layer of financial protection.