

## **Welcome to DG Wealth Partners, LLC Frequently Asked Questions**

### **Who is DG Wealth Partners?**

DG Wealth Partners, LLC (“DG Wealth”) is a multi-family office and national financial advisory boutique.

On June 2, 2017, David Darby and Melissa Gray launched DG Wealth as an Independent Registered Investment Firm. While we had multiple custodial options, we have chosen Charles Schwab & Co. (“Schwab”) as our primary custodian given the strength of their balance sheet, robust platform and global reach. We also chose to partner with Dynasty Financial Partners - who is a leading provider for wealth advisory services and technology platforms for independent financial advisors. And together with our partners, DG Wealth looks to advise clients at every life, business and family stage - to help them achieve, maintain, grow and pass on financial success.

### **Why Charles Schwab & Co.?**

As a registered investment advisor, we will not be holding any of our clients’ assets. We have chosen to recommend Charles Schwab & Co., Inc. (“Schwab”) as the primary custodian for our clients’ assets. Schwab is a leading provider of trading, custody and brokerage services to Independent Registered Investment Advisors, Trust Institutions and Third-Party Administrators. We chose to work with Schwab because it offers comprehensive custody services, cost-effective pricing, objective guidance and, most important, delivers outstanding service. In addition, Schwab is able to leverage the capital, resources and expertise of the entire Charles Schwab Corporation enterprise, one of the world’s largest financial services companies, on behalf of its clients. A publically held company with more than 25 years of experience with RIAs, we are excited to have our clients’ custody with them.

### **Who is Dynasty Financial Partners?**

We are fully independent, but are supported by Dynasty Financial Partners, LLC (“Dynasty”). We’ve chosen to partner with Dynasty, as they are one of the leading providers of wealth management and technology platforms for ultra-high net worth independent financial advisory firms. Dynasty provides us with access to what we believe are the best resources and capabilities through its open-architecture platform, which enable us to address our clients’ needs in an objective manner. Moreover, as a partner of Dynasty, we’re connected to the top echelon of services and a network of similar firms in financial advisory business today; this presents important and unique opportunities that we look forward to providing to our clients. Dynasty also provides support and services to help us run our business so that we can be more focused on our clients.

### **How will DG Wealth Partners interact with clients?**

As a registered investment advisor (RIA) we are here to provide advice to our clients. In traditional financial institutions, the custody of client assets, the manufacturing and/or access to product, and the delivery of advice are all housed in one institution. In our new environment, there will be delineation between the advice that we provide our clients, the location where their assets will be held (custody), and the providers for products and services. The coordination of our clients’ tax, legal and estate planning objectives is an integral part of our practice and roles as your investment advisors and advocates.

Additionally, as a registered investment advisor, we will be held to the fiduciary standard of care for our clients. Previously, as representatives of a broker-dealer, we operated under the suitability standard. The combination of the segregation of advice, product development, and custody, along with the higher fiduciary

standard, means that we will now be able to evaluate decisions from a different perspective and seek out optimal solutions, regardless in which financial institution those solutions reside.

With our new independent model we have access to research across different firms (JPM, Merrill, UBS, and Credit Suisse). We are now clients of Wall Street as opposed to a client of one firm.

### **What is the Fiduciary standard that we are now held to?**

As an independent registered investment advisor, DG Wealth assumes a strict legal fiduciary duty to serve our clients' best interest and disclose all conflicts of interest. We understand profoundly that trust, advocacy and transparency are essential to any long-term relationship. As independent advisors, we can ensure that as a firm, DG Wealth's success is fully aligned with our clients' goals.

Fiduciary is derived from the Latin word fiducia meaning "trust." A fiduciary duty is the highest standard of care, highlighted by good faith, loyalty and trust. While we have always operated as though we have a fiduciary responsibility to our clients, we can better meet this exceptional advisor-client relationship standard by becoming independent.

### **Will there still be regulatory oversight?**

We are subject to fiduciary obligations and regulatory requirements set forth by the U.S. Securities and Exchange Commission ("SEC"). Also, we are using a leading regulatory and compliance consulting firm in the industry, AdvisorAssist, LLC, as our compliance resource to help support our compliance program.

### **What if I want to work with DG Wealth Partners?**

DG Wealth Partners strives to maintain the utmost integrity, communication and transparency over the lifetime of our relationship with you and your family. We stand dedicated to delivering exceptional personal service, comprehensive financial planning and advice as well as creative customized solutions as we have done in the past. In order for us to deliver these services, please contact us for new account paperwork.

### **Where can I go to find more information?**

Please visit our new website: [www.dgwealthpartners.com](http://www.dgwealthpartners.com). Clients can log into <http://www.schwab.com> and see their assets. Please visit the Dynasty website at [www.Dynastyfinancialpartners.com](http://www.Dynastyfinancialpartners.com) to learn more about our extended team and the independence movement.

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