



Financial Advisor Due Diligence Interview Questionnaire

Service professionals, whether they are doctors, attorneys, accountants or financial advisors, are all a bit like icebergs, with 10 percent of their attributes above water and visible for you to see and the remaining 90 percent of their attributes below the surface and invisible to you. Use this questionnaire in your adviser search process as you conduct your personal due diligence and dig deeper with more targeted questions during your adviser interviews.

PRESIDENT: Vincent Rossi, CFP®

EDUCATION AND INDEPENDENT BOARD CERTIFICATION

What is your educational background?

- Undergraduate degree
 - BA BS Field of study: Business Administration Degree granted: 1980
- Graduate degree
 - MBA MS Field of study: Financial Services Degree granted: 2004

What independent professional financial planning, investment management and wealth management credentials have you acquired that require you to adhere to a professional code of ethics?

- Certified Financial Planner CFP® Year acquired: 2003
30 hours continuing education every 2 years
- NAPFA Registered Financial Advisor Year acquired: 2008
60 hours continuing education every 2 years
- Certified Investment Management Analyst (CIMA)¹ Year acquired: 1995
30 hours continuing education every 2 years
- Chartered Financial Analyst (CFA) Year acquired:
30 hours continuing education every 2 years
 - Level I Year passed: 2003
 - Level II Not taken
 - Level III Not taken
- Certified Trust & Financial Advisor (CTFA)¹ Year acquired: 2003
30 hours continuing education every 2 years
 - Level I *with Honors* Year passed: 2003
 - Level II *with Honors* Year passed: 2003
 - Level III *with Honors* Year passed: 2003

- Chartered Life Underwriter (CLU)¹ Year acquired: 2003
30 hours continuing education every 2 years
- Accredited Estate Planner (AEP)¹ Year acquired: 2003
30 hours continuing education every 2 years
- Chartered Advisor in Philanthropy (CAP)¹ Year acquired: 2004
30 hours continuing education every 2 years
- Accredited Investment Fiduciary Analyst (AIFA)¹ Year acquired: 2003
30 hours continuing education every 2 years

CFP BOARD CERTIFIED FINANCIAL PLANNER EXPERIENCE

How long have you been practicing as a CERTIFIED FINANCIAL PLANNER certificant?
(certified by the CFP[®] Board of Standards as a CFP[®])

- Less than 2 years
- More than 2 years
- More than 5 years
- More than 15 years
- More than 25 years²

¹ Mr. Rossi's combined required continuing education requirement for his eight professional credentials totaled 300 hours every two years, so he currently only maintains his CFP[®] and NAPFA Registered Financial Advisor credentials.

² Prior to 1991, passing a qualifying 10-hour, 2 day comprehensive examination covering 101 topics of study was not required to practice as CERTIFIED FINANCIAL PLANNER certificant.

FIDUCIARY INVESTMENT AND WEALTH MANAGEMENT EXPERIENCE

How long have you been a fiduciary lead portfolio manager of at least \$100 million of well-diversified investment portfolios, including individual stocks and bonds?

- Not at all
- Less than 5 years
- More than 5 years
- More than 10 years
- 15 - 20 years
- More than 20 years

How much money do you personally manage in individual stocks and bonds (not including mutual funds)?

- Less than \$10 million
- \$10 - \$50 million
- \$50 - \$100 million
- \$100 - 250 million
- \$250+ million

Have you personally architected, implemented and administered asset protection plans for your clients? (This is not the same as providing legal advice or drafting legal documents, which must be provided by a licensed attorney).

Yes

No

If yes, please provide details.

Have you personally architected, implemented and administered estate transfer plans for your clients? (This is not the same as providing legal advice or drafting legal documents, which must be provided by a licensed attorney).

Yes

No

If yes, please provide details.

Have you personally architected, implemented and administered generation-skipping estate transfer plans for your clients? (This is not the same as providing legal advice or drafting legal documents, which must be provided by a licensed attorney).

Yes

No

If yes, please provide details.

Have you personally architected, implemented and administered a personal or family foundation for your clients? (This is not the same as providing legal advice or drafting legal documents, which must be provided by a licensed attorney).

Yes

No

If yes, please provide details.

REFERENCES

Will you provide professional references?

Yes

No

If no, please provide a written explanation.

Will you provide client references?

Yes

No If no, please provide a written explanation.

We do not provide client references to avoid running afoul of government regulations prohibiting client testimonials and to abide by our duty to protect the confidentiality of our clients.

BUSINESS PRACTICES

How many clients do you directly work with?

- Less than 100
- More than 100

Are you currently engaged in any other business activities, either as a sole proprietor, partner, officer, employee, trustee, agent or otherwise?

- Yes
- No
- If yes, please provide details.

Will you or an associate be my primary financial advisory professional?

(If an associate will be the primary contact, complete all previous questions for the associate)

- I will be your primary financial advisory professional
- An associate
- A team approach (please provide details)

Each client is served by a senior financial advisory professional, portfolio manager, administrative services manager, regulatory compliance manager and a client service manager.

RELATIONSHIP REQUIREMENTS

Do you have a minimum account size requirement?

- Yes
- No

If yes, please state and explain:

We offer our services for investment management and financial advisory relationships starting at \$1 million of investable assets across all household accounts. We may make exceptions, solely in our discretion, for potential clients with investable assets below \$1 million who wish to work with us.

Does your Firm have a minimum fee?

- Yes
- No

If yes, please state and explain:

REGULATORS, REGULATORY DOCUMENTS AND ADVISORY AGREEMENTS

Is your firm registered with the Securities and Exchange Commission as a Registered Investment Adviser?

- Yes
 No If no, please provide details.

Are you registered with the Securities and Exchange Commission as an Investment Adviser Representative?

- Yes
 No If no, please provide details.

Please indicate all of the regulatory bodies that govern your firm's business.
(Check Form ADV Part 1)

- Financial Industry Regulatory Authority (FINRA) [Formerly the NASD]
 Securities and Exchange Commission (SEC)
 State Securities Regulation of Investment Adviser Representatives
 U.S. Department of Labor Regulations
 U.S. Department of Treasury
 Office of Thrift Supervision (OTS)
 Federal Reserve
 Foreign regulators

May I have a copy of your firm's Form ADV Part 2A and Part 2B? (this is required by law)

- Yes
 No If no, please provide details.

Form ADV Part 2A and 2B must be provided to you before the inception of an advisory relationship.

May I have a copy of your firm's written code of ethics?

- Yes
 No If no, please provide details.

A firm's code of ethics must be provided to you upon request.

May I have a copy of the advisory agreement(s) that you will ask me to sign?

- Yes
 No If no, please provide details.

FIRM AND INDIVIDUAL COMPENSATION

Investment and Financial/Retirement planning costs include the total of what you pay in fees, commissions and other transactions costs. Comparisons of costs among advisors requires full disclosure. You should have this information before you enter into any agreements.

How is the firm compensated?

- Fee-Only** (as calculated below)
- Percentage of assets under management or fixed fee
 - Hourly rate for additional services requested outside the scope of engagement
- Commission Only**
- From securities brokerage
 - From the purchase of insurance or annuities
 - From the purchase of other investment products
- Fee-Based** (Both Fees and Commissions)
- Fee Offset** (using Commissions to offset the Planning Fee)
- If the Commissions exceed the Fee, are they credited to me for future Planning Fees?
- Yes
 - No

If you earn commissions, approximately what percentage of your firm's compensation comes from?

- 0 % Securities brokerage sales commissions
- 0 % Fixed, variable and indexed-annuity sales commissions
- 0 % Life, long-term disability and long-term care insurance sales commissions
- 0 % Mutual fund sales commissions and finder's fees
- 0 % Limited partnership sales commissions and finder's fees
- 0 % Coins, tangibles and collectibles sales commissions
- 0 % Total Commissions**

Will you disclose the amount of Commissions and other Non-Advisory Fee Compensation you receive?

- Yes** If yes, what is the amount? **\$0 Commissions and other Non-Advisory Fee Compensation**
- No** If no, please explain.

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Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be suitable or profitable for a client's portfolio. There can be no assurances that a portfolio will match or outperform any particular benchmark.

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Working with a financial advisor is not a guarantee of future financial success.