Trusted Advice. Exceptional Service. Making a Financial Difference

SCH Financial Group, LLC.

Wealth Management

We Are Committed To Your Success

Welcome to the

SCH Financial Family

At SCH Financial Group, we will always work together in the spirit of mutual trust, respect and understanding. We are united in one core belief: We believe our clients deserve to be treated fairly. We believe in transparency and most importantly we believe that all investors have earned the right to have confidence in their advisors and be treated like family.

When you join SCH Financial Group, you become part of a family that is deeply committed to our clients and to each other.

Our MISSION

SCH Financial Group is a Wealth Management company that exists because the founder and advisors that work for SCH Financial have all gained enough experience from working in a large wire house or bank to become dis-enchanted with the Financial Services industry and collectively decided to change it for the better.

“We want to change how investors are treated.”

-Founder Terry Schnare

We know that many Financial Advisors, Wealth Advisors and Private Bankers at large firms have sales goals forced upon them which could result in the individual investor being placed in various products with multiple fee’s. SCH Financial Group is different. We work for our client and no one else. We are paid by our clients and no one else. We do not have proprietary product to sell. We do not have bonus incentives. Our fee schedule is easy to understand and transparent. Our job is to do what is right for our clients period. We believe our clients deserve to be treated fairly.

LPL Financial and SCH Financial working for YOU

As you consider joining the SCH Financial Family we encourage you to explore our company culture.

Our clients' success is the reason for our firm's existence and continuing success. They are at the center of all that we do. But it is our advisors that truly set us apart in the wealth management industry–and that is why we support you with the same commitment and dedication with which we serve our clients.

We recognize that your ability and experience is critical to our success as a firm. At SCH Financial Group, we provide you with the world-class support and resources that will enable you to succeed for your clients and yourself.

SCH Financial is supported by the robust resources of LPL Financial an Independent Broker Dealer. As an Independent firm we:

- Have no proprietary products to sell.
- Do not have to meet sales quotas.
- Offer you truly objective retirement planning opportunities.

The benefits of INDEPENDENCE through LPL Financial

- **HR Partners-**New this year, Human Resource Partners provides our clients with effective, HR subject matter expertise. HR Partners help advisors source and manage their talent, utilize industry best practices to reduce risk to your organization.

- **Succession Planning-**As an independent advisor and business owner, taking a proactive approach towards succession planning should be a high priority – whether it is planning for unexpected events, establishing contingency strategies, or long-term retirement solutions. Being a member of the LPL Financial family, you are privy to industry-leading advice and guidance to help protect the assets you have spent your career building.

- **Practice Acquisitions-** As a member of the largest network of independent financial advisors*, LPL Financial will always support your efforts to grow. If and when you are in a position to acquire another practice or book of business, LPL Financial is prepared to help take you to the next step by offering financing solutions through their Acquisition Loan Program.

- **Coaching Program-**For advisors and their staff who are committed to growing their business and want access to a deeply integrated, 1:1 coaching experience, LPL Financial has partnered up with industry leading practice management coaches to offer their **Coaching Partners** program.

  * As reported by Financial Planning Magazine, June 1996-2015, based on total revenue

Our
CULTURE

SCH Financial Group was created to change how Investors are treated.

We are dedicated to giving our clients unbiased advice free of conflicts of interest resulting from proprietary product pushes and sales goals. We treat our clients like family. Our success is dependent on our talented and dedicated advisors, providing the distinguished fiduciary services that makes SCH Financial Group stand out.

As you consider joining SCH Financial, you should understand our mission and unique culture. As an independent fiduciary, our clients' interests come first, without exception. We hold our clients at the center of everything we do. We also recognize that in order to take care of our clients, we must take care of our Advisors.

For our advisors, we provide an environment where you are part of a team that works together because your individual success is important to us. As a valued member of the SCH Financial family, we provide you with attractive opportunities to support the growth of your business. As an Advisor at SCH Financial you will be provided with the resources and support you need to succeed.

Our
CORE BUSINESS

WEALTH MANAGEMENT

Advisors at SCH Financial Group operate on a holistic service model. Our dedicated team will assist you in providing the following services to your clients:

INVESTMENT MANAGEMENT

- LPL Financial model portfolios
- Customized Advisor portfolios
- Separately Managed Accounts
- Alternative Investments

ESTATE AND LEGACY PLANNING

- Estate and portfolio analysis
- Managing Trust assets
- Insurance analysis and planning
- Coordination with attorney
- Managing Foundation Assets

PARTNERSHIPS AND ALLIANCES

- Commercial & Residential Realtors
- Domicile and Estate Attorneys
- Banking Alliances
- Philanthropic Alliances
- Accountants and CPA’s

Supporting
OUR Advisors

SCH Financial Group is committed to supporting our talented advisors in all aspects of building and maintaining a successful advisory practice.

SCH Financial Group believes that the best advisors wish to focus as much time and energy as possible on their clients. LPL Financial and SCH Financial together strive to provide extensive resources and support that will enable you to do just that.

BUSINESS DEVELOPMENT

LPL Financial's Business Development and Marketing Departments are designed to help you in the day to day management of your business growth by providing a think-tank type of resource to help you formulate and implement new ideas to attract new clients.

INVESTMENT MANAGEMENT

While SCH Financial Group maintains a strict focus on our open architecture philosophy, we also offer you direct access to a wide range of model portfolios through LPL Financial. You can rely on LPL Financial to provide information on new products, resources, and development of your own model portfolios.

ADDITIONAL ADVISOR SUPPORT

- Human resources
- Educational assistance, seminars and licensing
- Compliance/Legal
- Operational and Administrative
- Multi-media support
- Marketing campaign participation
- Celebrity guest speakers
- Branding support
- Large Hybrid RIA support
- Group Plan support including ERISA assistance

Our Technology

We are committed to providing leading-edge technology and, with feedback from you, continually improving our resources and capabilities.

Back Office

SCH Financial Group enjoys robust back-office assets through our relationship with LPL Financial. Our firm benefits from comprehensive trading, brokerage and custody services. We also offer a wide variety of ancillary client relationship management and analytical tools to better manage your business.

Custodian Support

- Online client account access
- Technology and product support
- Cashiering tools including checks, wire transfers and Electronic Fund Transfers
- Transactional capabilities
- Training courses and workshops

Current Technology

- Red Tail- CRM database
- EMoney- Analytical tool for Financial/Estate planning
- Branchnet- Business processing, commission tracking
- Broadridge Forefield- Seminars, email blasts, timely approved articles
- Morningstar- Analytical tool
- Erado or Smarsh- Compliance monitoring for email and social media
- Social Media- You Tube and LinkedIn support and monitoring

ADVISOR VIEW

Advisors want a complete picture of their entire book of business. The powerful reporting capabilities of Advisor View show the full view of your assets under management, so you can make the most informed decisions and meet the individual needs of each client.

ACCOUNT VIEW

Clients want a complete picture of their accounts as well. Account view is an on line portal each client can login to at any time giving them access to their accounts, statements and transaction history. Clients can also see their Required Minimum distributions and Annualized statements.

ADVISOR REBALANCING

Efficient portfolio management begins with disciplined and flexible portfolio construction. Whether you are using a passive or active management strategy, Advisor Rebalancing dramatically abbreviates the trading process while adhering to your investment strategies, custom account settings, restrictions, and tax sensitivity. LPL Wealth Management Platforms and platforms that you customize will afford you the opportunity to build a scalable business poised for growth.

BILLING & ADMINISTRATION

Account administration includes account setup, account funding, and back-office administration, as well as program billing that includes calculation, remittance, and processing of account fees. SCH Financial Group offers you a fulltime business processing staff person to help guide you through submitting new business as well as processing repeat business.

SCH Financial Group, LLC.
Wealth Management

We Are Committed To Your Success

SCH Financial Group invites you to become part of something revolutionary. A wealth advisor that treats our clients with the same fairness, transparency and excellence with which we ourselves would expect to be treated. A firm that is fully committed to supporting its advisors as they set the pace for the entire industry.

If you are interested in learning more about SCH Financial Group
please call us at 239-687-3600 or send us an email at tschnare@schfg.com

Celebrating multiple location in Naples, FL, Peterborough, NH and West Palm Beach FL.

Trusted Advice. **Exceptional Service.** **Making a Financial Difference**

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Advantage Investment Management, a registered investment advisor. Advantage Investment Management and Advantage Financial Group are separate entities from LPL Financial.