Etico

OWN YOUR JOURNEY

The Right Size Partner
Comprehensive Practice Support

Corporate RIA & Investment Management

FINRA Member Broker Dealer

Merchant Banking

Etico was founded by seasoned financial professionals who collectively have built the firm from the top down with the financial professional in mind. Etico is a privately owned and operated, full-service SEC Registered Investment Adviser, FINRA Broker Dealer, Merchant Bank, and Boutique Portfolio Manager.

Collectively, Etico is positioned to provide enterprise class advisor solutions, resources and growth-centric strategies while maintaining its foundation of advisor-level flexibility and customized support.

BUILDING AN EXCEPTIONAL PRACTICE

Every financial professional's practice should be unique to capitalize on their skillset. The exceptional practices we have come across share these core tenants:

Attitude is contagious and values matter most

The key to real success is holding onto your core values unfailingly while being prudent in evolving and embracing change for everything else.

You can’t be successful alone

Surround yourself with great people that you enjoy working with. Advisors hit the glass ceiling when they fail to build teams to take them to the next level.

Innovation is critical

While only the strong will survive, only the innovative and flexible will thrive. Build on the knowledge of others and create an even better system that works for your practice.

It’s all about the clients

Have a relentless focus on the client experience and doing what’s in their best interest. Listen to your clients. Many of the best visionary ideas come from them.

You control the journey

As a financial solutions firm, Etico works for you and your practice. Joining a team with similar values can help you reach your business goals.

THE ETICO ADVANTAGE

The landscape is changing. Clients have a sea of choices and they expect more. That is why Etico was built from the top down by advisors for advisors. To empower our financial professionals with the tools and support to grow an exceptional practice unique to them. Our full-service solutions, delivers world-class service, and efficient, customized technology that's tailored to your needs. With one support team and one platform no matter your business model, Etico is committed to taking your business where you want to go. Build your practice without compromise.

White Glove Client Service

Our advisor support team is an extension of your practice, as if they were hired by you directly. Our advisor support team and available innovative technology will help your practice scale up without having to focus time and energy on staffing and administrative burdens.

Innovative Technology

We provide true seamless integration with other technologies to streamline your business.

Transparent, Competitive Payout

Many firms offer high payouts then increase their margins through “death by a thousand fees”. ETICO takes the opposite approach: our payouts are competitive, transparent and easy to understand. We can show you how your revenue can increase day one at ETICO.

Outsourced CIO

Our investment management team is here to make sense of the investing terrain and to arm you with real-time insights to use in helping your clients meet their financial aspirations. They also can actively manage your client accounts in one of their time tested portfolios or build a one-off custom portfolio.

“It is a great honor and privilege to be leading Etico’s vision of delivering superior solutions to advisors and their clients. You’re more than a financial professional. You’re an entrepreneur. You’re a coach. And to us you’re a trusted partner.

The foundation of our culture is built upon strong relationships with our colleagues, client’s and local communities. From the top down, our dedication to authentic and ethical relationships remains paramount to our success as a financial services provider.

We partner with with like-minded advisors who are looking grow their business and own their journey. I welcome you to contact me directly to learn how we are building something extremely special that can take your practice to the next level.”

JOSEPH LEO, CEO

INTEGRATED TECHNOLOGY

More Efficient. More Scalable. More Profitable

Aging proprietary technology stacks often bog down financial professionals. Work smarter. Not harder. Our technology and back-office solutions work hard for you so you can focus on increasing revenue and managing client relationships. Success comes in different shapes and sizes for every advisor. We can implement a technology solution for a unique set of different needs and business models to make your practice more efficient and profitable.

- Integrated CRM
- Digital Financial Planning
- Paperless Client Onboarding
- Service Requests
- Intuitive Advisor Dashboard
- Private Label Client Portal
- Client Event-Based Notifications
- Prospect Information Collection
- Performance Reporting
- Monitor Outside Financial Accounts
- Office or Remote Client Collaboration
- Automated Paperwork
- Insurance Quotes & Applications in Minutes

BACK OFFICE SOLUTIONS

Experienced Staff. White Glove Approach.

With several decades of collective experience, our seasoned advisor support team can serve as your back-office support. Reducing administrative burdens and eliminating the time and resources required to hire, train and maintain proper staffing levels as your business scales. You'll have a personal relationship with our support team as if you hired them yourself.

- Performance & Tax Reporting
- Client Service Requests
- Bank ACH Links & Transfers
- Customized Billing
- RMD & Distributions
- Signature-Ready Paperwork
- Trading & Rebalancing
- Attorney & CPA Requests

COMPLIANCE: A COMMON SENSE APPROACH

Business Friendly Compliance

Our culture of true independence and boutique advisory solutions means you control the journey. Compliance should keep financial professionals moving their client centric business forward, not stifle marketing and client service. We pride ourselves in doing the heavy lifting on creating a compliance friendly culture while providing "common sense compliance" support to our financial professionals for their independent business. How do we do it? We understand compliance is not a 'one-size-fits-all' with the various business models and outside business activities we support. We are here to keep your practice compliant while you satisfy the unique financial needs of your clients, as well as your need for efficiency and effectiveness in managing your business.

SIMPLE TRANSITION PROCESS

Don’t Take a Step Back

Change can be scary, we know it feels like a big leap, especially if there is no roadmap. With the right partner and a solid plan in place, change can be the best decision you make to propel your practice forward and provide better service to your clients. We understand this is a big decision, that’s why our advisor support team comes up with a unique plan for your practice to mitigate disruption and maximize client retention.

SUCCESSION PLANNING

You Own Your Practice. We Help Unlock Value.

You wear many hats. You’re just as much an entrepreneur as you are a financial professional. When it comes to planning an exit strategy, it is best done proactively rather than on the fly. A succession plan is a living document, evolving with your practice with the ultimate goal of helping to guide your journey. We have the resources and support team to help you through this process from planning to execution.

- Time horizon
- Identifying a successor with your core values
- Determining a valuation multiple
- Structuring the transaction to maximize value

TURNKEY EMPLOYER SPONSORED RETIREMENT PLANS

3(38) Fiduciary Protection, Intelligent Investment Lineup
Do you or would you like to offer employer sponsored retirement plans? You're in luck. Etico has a turnkey, extremely cost efficient solution where our investment management team does all the heavy lifting. We curate a fund menu from a universe of over 10,000 funds utilizing a repeatable process focused on performance and cost efficiency. Funds are quickly replaced when better funds are identified.

By outsourcing fiduciary responsibilities to a 3(38) fiduciary like ETICO, advisors and employers can reduce their liability against legal challenges, regulatory uncertainty, and market volatility. We can actively help advisors with lead generation plan benchmarking analysis and proposal with ERISA plans.

- 401k
- Multi-Employer
- 457
- 403b
- Simple IRA
- SEP IRA
- Profit Sharing
- Pension & Cash Balance
- HSA (Health Savings Account)

OUTSOURCED CIO

Clients want more from their advisors, yet time is a limited commodity. Outsourcing the CIO functions of your practice through Etico's investment team is a powerful way to grow your team, free up capacity and strengthen client relationships.

Our investment team is an extension of your practice. Having your own O-CIO allows you to tap into their expertise and helps increase your value proposition. Show clients that you have an experienced investment team continuously monitoring their accounts and working hard to help them meet their financial objectives.

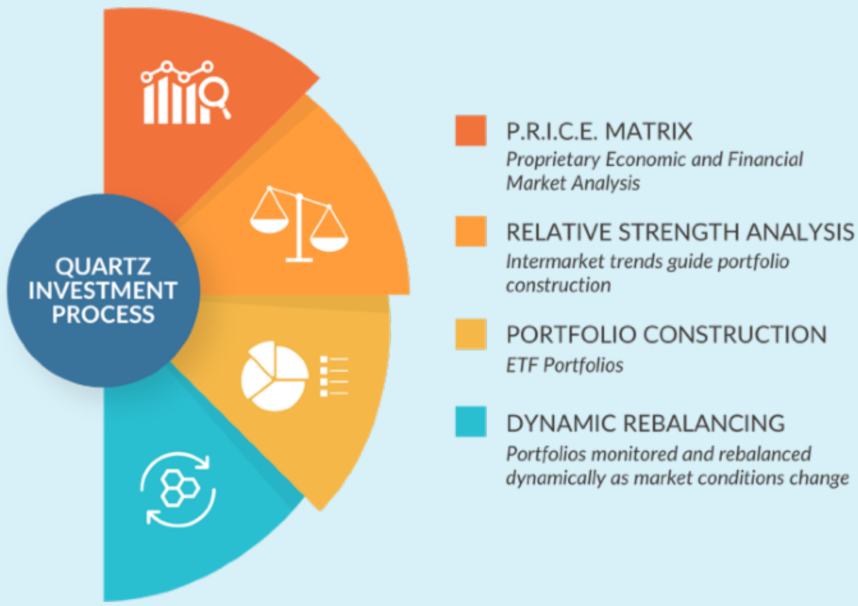
Our proprietary investment strategies allows us to tailor portfolios with a higher level of investment expertise. Select custom portfolios or utilize our turnkey models. Access unique insights from our investment team into what's moving the markets.

Use branded client friendly marketing pieces, commentary and proposals, and to help differentiate your value proposition. Utilize our investment team in client meetings.

- Custom portfolios that dynamically adapt to changing markets.
- Talking points for client meetings to help retain and land business.
- Client phone and video calls with our investment team.

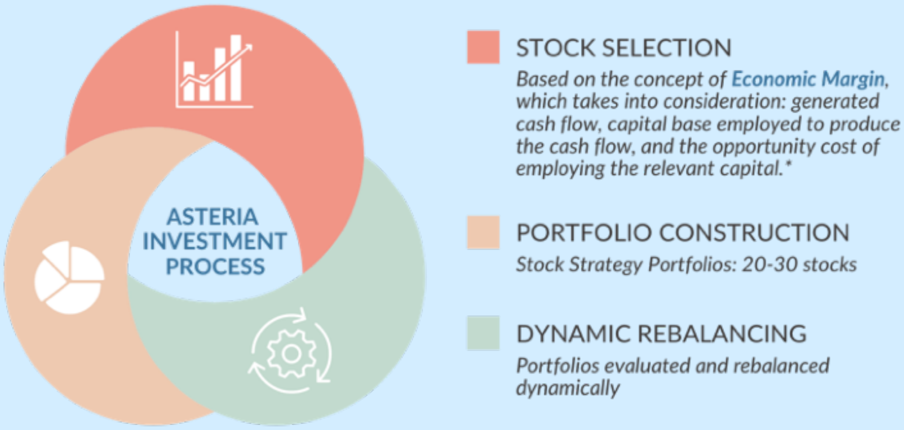
Quartz Strategies

An adaptive asset allocation approach to a complex market



Asteria Strategies

Fundamental stock selection strategies



**Not all Asteria Strategies have the same portfolio construction method. Please contact us for more details.*

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