What to expect during an initial discussion with The O'Meara Nowack Group-

- Initial discussions usually occur with either Kevin or Mike and are often the first opportunity to talk specifically about what our clients are looking to accomplish and how we may be able to help. The main objective in the initial discussion is to help determine if we're the right advisors for the client.

- During the discussion we may ask for some information to make a follow up conversation more effective. This may include current account statements or information that may be relevant to what you're looking for help with.

- If statements were provided, we'll often create a portfolio analysis which we will use in a follow up discussion or meeting. This analysis may include current brokerage investments, 401k accounts and other assets that may include real-estate or other non-traditional assets. This provides the client with an analysis of their portfolio that they can utilize, whether they choose to work with us or not. More importantly, it provides an opportunity to understand how we work with our clients to determine if we're the right fit for them.

- Depending on the level of complication of the client situation, multiple discussions or meetings may be necessary to develop a plan for moving forward. There is no obligation to continue the discussions if you choose not for any reason at any point.

- Common questions:

    - *'How do you get paid?'* You'll never offend us by asking this. Different investment solutions are designed with different costs and we'll outline them as we introduce these solutions; we agree that this is very important. None of the initial discussions or developing a plan for moving forward has costs associated.

    - *'How often will I hear from you?'* Initially, it may be quite often and once the initial activity settles out we'll decide together how often makes sense. Sometimes the frequency begins at a high level and then tapers off to a level that's comfortable for our client.

    - *'What if I have questions?'* We want you to call us anytime for any questions at all. Aside from calls, we also exchange e-mails with clients quite frequently as well.

    - *'What if I'm not located near your office?'* Our clients span the entire country, as well as internationally. Between phone conversations, e-communication, and web-based live calls, we've been effective at continuing client relationships regardless of their location.

    - *'Would you talk to our CPA or attorney if we had problems or questions?'* Absolutely, we find this to be very beneficial where there are questions and do so frequently.

The O'Meara Nowack Group
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