



**WEALTH ADVISORS, LLC**  
5407 S LEWIS AVE, STE 200  
TULSA, OK 74105  
(918) 745-1200

## FREQUENTLY ASKED QUESTIONS

### 1) Which government organization regulates and oversees your firm?

Wealth Advisors, LLC is a Registered Investment Adviser registered with and regulated by the Department of Securities of the State of Oklahoma. Wealth Advisors, LLC may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements.

### 2) Are my funds safe at Charles Schwab & Co., Inc.?

Yes. The Charles Schwab Corporation is a brokerage and banking company, based in San Francisco, California. It was founded in 1971 by Charles R. Schwab, as a traditional brokerage firm and investment newsletter publisher. The company started offering discount brokerage services in 1975, and became one of the world's largest discount brokers.

Charles Schwab is a member of the Securities Investor Protection Corporation (SIPC). SIPC protects customers if the firm fails financially. Coverage is up to \$500,000 per customer for all accounts at the same institution, including a \$250,000 limit for cash. This insurance DOES NOT protect your investment principal from market fluctuation, volatility or loss.

### 3) Is my personal and account information confidential?

Yes. By law we cannot disclose any of your personal or account information to anyone but you directly, or someone you have authorized (attorneys, accountants, etc). We regard our client's information as highly confidential and take this matter very seriously. Our privacy policy statement is available at our firm website: <http://www.wealthok.com/>

### 4) Can I access my account information directly online?

Yes. You may set up an online login and password to establish secure access to your account(s) through the Schwab Alliance website. Once logged in, you may access your account values, positions, transaction history, personal profiles and account statements and tax documents.

### 5) Do you hold any of my money directly?

No. We will, however, within twenty-four hours of receipt, forward any funds received by our office to Charles Schwab via overnight delivery and verify the receipt of that delivery.

**6) What type of authority will Wealth Advisors, LLC have concerning my investment accounts?**

Wealth Advisors, LLC will act as your investment adviser and strategist and with your written approval may have the authority to:

- ◆ Execute trades and transactions in your designated Charles Schwab account(s) to implement your overall investment strategies and allocation plans.
- ◆ Request withdrawals to you by check, wire or ACH debit, or a transfer made to an account with the exact same registration.
- ◆ Deduct investment advisory fees from your account(s) per our Advisor Fee agreement and schedule. Fees are deducted monthly and reported in your monthly Schwab statements.
- ◆ View online, monitor, maintain, and discuss your accounts directly with you and/or your authorized representative.

**7) Can you withdraw and take the funds in my account?**

No. Your portfolio accounts will be held in the custody of Charles Schwab & Co., Inc. As custodian, Schwab has implemented safeguards to protect you and your financial assets. For example:

- ◆ Any funds leaving your account will be sent by the custodian directly to your address of record and made payable to the account holder.
- ◆ Your address cannot be changed without written authorization and the Schwab service team verifies your request.
- ◆ Any funds transferred out of your account (with the exception of the firm's advisory fees) may only be transferred to an account with the exact same registration.

**8) Do you offer investment advice on assets held outside of your managed accounts? Such as company retirement plans, annuities or college plans?**

Yes. As part of our service to our clients, Wealth Advisors LLC can create custom portfolios in accounts held outside of our managed accounts at Charles Schwab. These portfolios may be self-directed with our advice and help, either through work-related retirement plans, supplemental insurance annuities or other investment vehicles.

A more detailed description of Wealth Advisors, LLC and its business practices are available in the firm's Form ADV Part 2. You may access this document by going to the SEC's Investment Adviser Public Disclosure website. Use Firm CRD# 131248.

<http://www.adviserinfo.sec.gov/>