

Work History-experience

Bill Boselli is one of the co-founders of Strategic Wealth Partners starting in Oct 2011. Before he started his own RIA, he was employed by Merrill Lynch from 1996 to 2002. From 2002 to 2008 his employment was at Smith Barney. He then went to work at Sage Ruty for 2 years before deciding to start his own firm as that was the best way to serve his clients.

Fees

At Strategic Wealth Partners we believe in putting client's objectives first. This includes our calculation of fees. Below is a list of items he believes the public should be aware of before engaging his services:

- 1) Fees are charged based on the value of the portfolio at the end of the month.
- 2) The fee will be charged monthly in arrears. That means no fee comes out of the client's portfolio until after the month ends.
- 3) At SWP we believe charging fees after the month ends makes for a level playing field.
Pay fees on what we have accomplished for the month not in advance like most other firms do.
- 4) **Fees are charged on asset size and generally range from 1.65% to .5%. They are also negotiable depending on each individual circumstances.**

**For a complete list of charges and fees, please see our company brochure located on our web site: www.strategicpartners.net. *The monthly charge is also shown on your monthly statement.

Fiduciary Responsibility

As a fiduciary we believe to always put client's first. As such we have made every effort to eliminate conflicts of interest. This includes the following:

- A) We will not sell product.** This includes financial plans, life insurance, annuities, or long-term care insurance.

- B) *We do not have direct access to your account.*** Accounts are held at a third party and statements are by them. Currently our provider is T D Ameritrade. We only can make transactions in your account on a discretionary basis with your written approval. Fees are calculated by a third party & not by Strategic Wealth Partners. Once verified by SWP the excel spread sheet is forwarded to T D Ameritrade and they withdraw the fee.
- C) *All third-party checks must be verified in writing before we will issue a check.*** We also require a phone conversation with the account holder to verify that the transaction is valid.

Portfolio Management

Our ideal portfolio consists of 60% stocks and 40% individual bonds rebalanced once a year.

Studies show this allocation has produced double digit returns for the past 30 years! Also, studies have shown that a portfolio that is 50% stock and 50% 30 yr. treasuries rebalanced once a year will outperform 80-85% active money managers over a 3, 5, 10 yr. time period.

How we add value

Use of options

To add value, we at SWP sell put and call options, both covered & uncovered wait for them to expire and the client gets to keep the premiums. Our goal is to try to match the dividend & interest income and cover our fee. Our main goal is to increase cash flow without having to sell existing securities.

We are aware that this strategy will not always be successful in times of market volatility & can sustain losses. It is not for everyone and we endeavor to make sure clients fully understand the strategy before proceeding. We have been engaging in this strategy for more than 20 years and have had a good deal of success with our program. For more information, please see our client brochure.

Sincerely,

William A. Boselli, Jr.