



FREQUENTLY ASKED QUESTIONS

What has changed?

We are still the same people you've grown to trust, but we are now partnering with the Strategic Wealth Services model at LPL Financial. This business model allows us greater autonomy, greater resources, and access to objective research and market insights. These advantages are passed on to you in the form of more personalized service and access to a comprehensive array of investment choices.

We have launched our new independent planning and wealth management firm – Walker Covey Wealth Advisors. Throughout this evolution, what remains constant is our mission to support you at every stage of your financial journey.

What motivated you to make the change?

As the financial industry continues to change and evolve, we felt an increased need for flexibility in our business and how we offer services to our clients. We chose the Strategic Wealth Services model with LPL Financial because we will be able to offer clients a broad array of investment choices, while having the flexibility to choose the technology, financial planning, and other tools to elevate the client experience.

With the support of LPL Strategic Wealth Services, we will be able to spend more time working for you and doing the things at work that we are passionate about.

Why did you choose LPL Financial as your broker/dealer?

After careful research, we have selected LPL Financial because of their deep commitment to our clients and our business. We did not make this decision lightly and can assure you that we went through a rigorous review. As a leader in the retail financial advice market, we are confident that we are being fully supported by a firm who can match our high standards. LPL Financial is the nation's largest independent broker/dealer* overall and third largest custodian of assets**, supporting over 19,000 independent advisors.

Why didn't you tell us about this change earlier?

We truly wish we could have notified you sooner. But because of our legal obligations, we are limited in what information we can share in advance of our resignations.

Can I keep my accounts where they are?

Yes. However, if you choose to keep your accounts with Merrill Financial Associates, nobody on [our team](#) will be able to service your accounts.

What should I expect during this transition?

You can expect a smooth process as we make this transition together. You will be contacted directly to discuss how this change will positively impact your experience with us, as well as discuss the process for your account transfer.

Where will my assets be held, and how safe will they be?

As a Financial Industry Regulatory Authority (FINRA) member firm subject to the federal securities laws and the rules of industry self-regulatory organizations, LPL prioritizes its obligations to protect client assets in their custody with the utmost care and scrupulous adherence to financial protection rules, including those governing the segregation of client assets. With more than \$1 trillion*** in client assets serviced and custodied, LPL provides an enormous catalog of services and resources, as well as a long history of financial stability. The LPL Financial SIPC Membership provides account protection up to a maximum of \$500,000 per customer, of which \$250,000 may be claimed for cash. An explanatory brochure is available at www.sipc.org. Additionally, through London Insurers, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of \$575,000,000 subject to conditions and limitations. The account protection applies when an SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

Has your investment process changed?

No. In fact, we are deeply rooted in our principle-based investment process. Because of our new partnership with LPL Financial, we now have access to sophisticated portfolio construction tools that empower us to serve you.

How is my personal information protected?

To protect your personal information from unauthorized access and use, LPL Financial uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. LPL's online environment uses security technologies, including layered security and access controls over personal information. For further information, please visit LPL's Privacy/Security page at www.lpl.com/disclosures/privacy-security.html

Where is your new office?

Our new office is in Orem, inside the Troon Park Building located at 580 S. State Street, Suite 103. We invite you to schedule a time to come visit with us!

What is your new website and how do I log into my account?

You can visit our new website at www.walkercovey.com.

As soon as your account has been transferred to LPL Financial, we will contact you to let you know how to enroll in our new client online portal.

*Based on total revenues, Financial Planning magazine, June 1996 – 2021

**Cerulli Associate, 2019 U.S. RIA Marketplace Report

***Includes 578M in advisory assets as of June 30, 2021