



MARSHALL  
FINANCIAL  
TRANSITIONS

# WHAT IS YOUR SUCCESSION PLAN?

**Clients aren't the only ones who need a retirement strategy.**

You've spent what seems like a lifetime building a successful business. Have you made time to think about your succession plan? It's never too early to consider what your transition into retirement will look like, and how you will make sure your clients will be well taken care of, too.

*Start planning for your retirement today with Marshall Financial Group.*



Schedule a call



410.563.1044



pete.marshall@mftransitions.com



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## MARSHALL FINANCIAL TRANSITIONS

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# INTRODUCTION TO MARSHALL FINANCIAL GROUP

Hello!

As an independent financial advisor, you've likely spent years helping your clients build their retirement plans. It may now be time to consider planning your transition to retirement. Implementing a succession plan is your last fiduciary requirement to your clients and whether you are looking for an immediate buy/sell agreement or a more gradual, strategic approach to retirement – we can help.

Marshall Financial Group is an independent wealth management and Registered Investment Advisor (RIA) dedicated to growing and protecting our clients' financial assets throughout every phase of life. We've built a streamlined process for helping advisors like you ease into retirement by providing a customized succession strategy for both you and your clients. We can work with you to determine a fair value and payment structure for your practice based on industry standards and your succession timeline.

Let us help you start planning for your retirement today. For more information, please contact me directly at 410.563.1044 or via email: [pete.marshall@mftransitions.com](mailto:pete.marshall@mftransitions.com) .



Pete Marshall  
Managing Partner, Senior Financial Advisor

 410.563.1044


 [pete.marshall@mftransitions.com](mailto:pete.marshall@mftransitions.com)


 [mftransitions.com](http://mftransitions.com)

# WHAT IS YOUR SUCCESSION PLAN?

You've spent what seems like a lifetime building a successful business. Have you made time to think about your succession plan though? It's never too early to consider what your transition into retirement will look like, and how you will make sure your clients will be well taken care of, too. Implementing a succession plan is your last fiduciary requirement to your clients and whether you are looking for an immediate buy/sell agreement or a more gradual, strategic approach to retirement – Marshall Financial Transitions will get you started today.

**Start planning for your retirement today.**

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# WHY MARSHALL FINANCIAL GROUP?

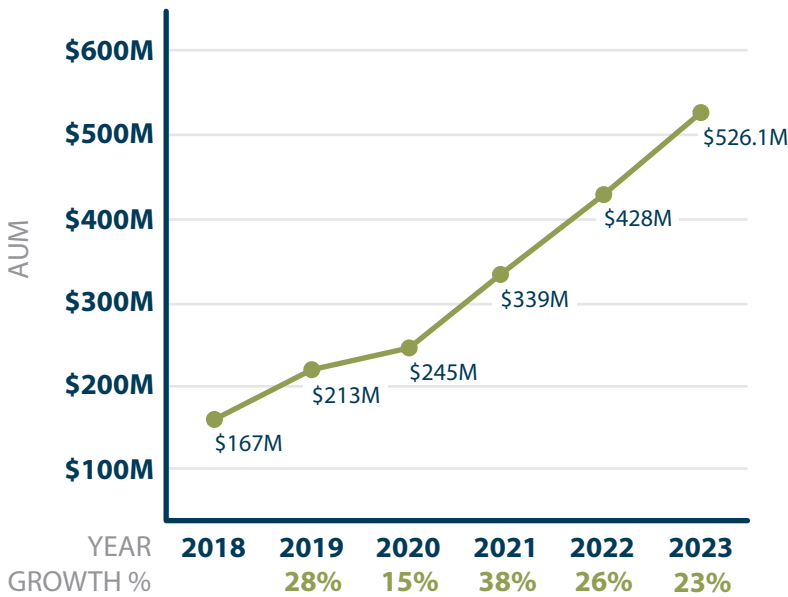


*I didn't want to retire until I knew my clients were in good hands. Now that they're with Marshall Financial, I can rest easy. Even without me, they're still being treated by professionals who understand how to deliver outstanding client service."*

— Tom W.

Marshall Financial Group has built a streamlined process for helping advisors like you retire with a customized succession strategy for both you and your clients. We will work together with you to determine a fair value and payment structure for your practice based on industry standards and your succession timeline.

## MFG'S NUMBERS AT A GLANCE<sup>†</sup>



### TOTAL AUM

\$526.1M

### TOTAL TEAM MEMBERS

13

### TOTAL CLIENTS

544

### AVERAGE CLIENT SIZE

\$967K

<sup>†</sup>Numbers correct as of 01/05/24.

## WHAT IS YOUR RETIREMENT TIMELINE?

If you are looking to retire quickly, we will help you make a retirement announcement to your clients to notify them that their account(s) will be moving to Marshall Financial Group and connect with them to ensure they are comfortable with the transition. If you are looking for a more gradual retirement approach, we'll create and implement a phased-in strategy announcing that you've joined or merged with our team.



**Start planning for your retirement today.**



Schedule a call



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# THE TRANSITION PROCESS

## HOW DOES THE TRANSITION PROCESS WORK?

During the initial client introduction, you and a Marshall Financial advisor will explain the transition and all of the benefits the change means for them. We will detail our approach to financial planning, reporting, and the many other services we provide. Where our services and tactics overlap with yours, we will promote continuity. We will also let your clients know about any new technologies and services they will enjoy as a result of working with us.

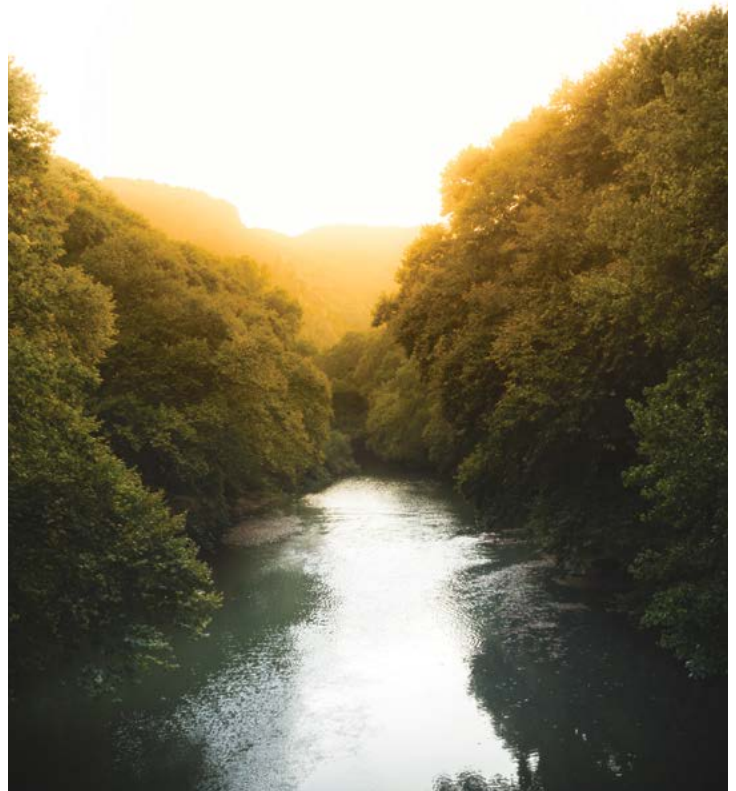


## WHAT HAPPENS AFTER THE INITIAL TRANSITION?

Our dedicated client service team has developed a well-defined onboarding process that includes preparing paperwork, monitoring account transitions, and sending new client welcome letters. Once the client has been officially welcomed to our firm, he or she will receive a performance report during the first quarterly fee bill cycle and then be scheduled for regular reviews with a new advisor. Within the first year, the client will receive a comprehensive financial plan.

## HOW WILL YOUR CLIENTS' BENEFIT?

Clients appreciate our use of the latest reporting and trading software, our model portfolios, and a structured marketing schedule that includes many client retention initiatives. The Marshall Financial Group team strongly believes in providing consistent, exceptional client service. We take excellent care of our clients and make sure they know how much we value their business.



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*I wanted to sell my business to an advisor who can actually make trades and set up model portfolios for my clients. The Marshall Financial Group brings the full package and has provided me the opportunity to move into retirement at my own pace."*

— Dale S.

**To learn more about our firm, please visit our  
main website at [mftransitions.com](https://mftransitions.com)**

If you'd like to discuss your succession plan and explore how we can help you transition into retirement at your own pace, please contact us directly at 410.563.1044 or [pete.marshall@mftransitions.com](mailto:pete.marshall@mftransitions.com).



# FAQS

## **WHY WOULD AN ADVISOR MERGE/JOIN MFG?**

Marshall Financial Transitions have developed a robust transition process as a result of our previous mergers. Our goal is to create alignment and clear transparency with the advisor's joining us to create a winning result where the client wins, the advisor wins and we win. The transition process includes:

- A dedicated team for onboarding,
- Financial planning for new clients to begin forming a relationship,
- Investment analysis and potential new innovative strategies,
- Professional advice and ongoing support that is clear and responsive.

## **HOW LONG WOULD I STAY ON?**

This depends on what the advisor prefers. Some advisors are looking for succession and leave very soon after the transition while some advisors are looking for a partnership for many years to come. We can and have accommodated both scenarios.

## **WHO WILL HANDLE THE TRANSITION PAPERWORK?**

Marshall Financial Transition has an internal team that manages the paperwork for our transitioning advisors. In addition, we also work with a third-party form and transition company that can assist with confidential information prior to a transition.

## **WILL THE CLIENT FEES GO UP?**

Our goal is to keep the same fee percentage as the clients have prior to the transition. Interestingly, this is usually the first question newly transitioned clients ask i.e. 'Will my fees increase?' Marshall Financial Group's goal is to keep the same fee percentage, however, if they partake in additional services, we may have to increase our fees slightly. If this occurs, it will always be clearly communicated so there are no surprises. We try to avoid having multiple tiered fee schedules.

### **WHO AND WHICH ADVISORS WILL WORK WITH MY CLIENTS?**

Marshall Financial Transition advisors will work with you and your clients with the goal of having a successful match for each client. We will transition your clients to Marshall Financial Group advisors based on a number of differentiating factors that we will review with you to ensure it's the right fit.

### **DOES MFG SUPPORT BROKER DEALER BUSINESS?**

Yes, although primarily we manage client accounts through our separate RIA. We are able to change direct brokerage accounts, annuities, and mutual funds to our broker dealer.

### **WHICH CUSTODIANS DOES MFG USE?**

We have relationships with Charles Schwab, Fidelity, and Interactive Brokers. We also have some smaller custodial relationships.

### **DO MY CLIENTS HAVE TO CHANGE THEIR INVESTMENTS RIGHT AWAY?**

Our goal is to transfer all assets 'in kind'. After the clients are onboarded, we assess your clients' risk tolerance and compare it to their current investment mix. Over time as we get to know the clients, the clients may or may not decide to change to one of the Marshall Financial Group investment strategies.

### **HAS MARSHALL FINANCIAL GROUP DONE THIS BEFORE?**

Yes, Marshall Financial Transitions has helped over 10 advisors in the last ten years transition to our Marshall Financial Group.

### **WHAT IS THE AVERAGE RETENTION OF CLIENTS DURING AN ACQUISITION?**

We are proud to share that our typical retention rate is over 95%.

### **WHAT ARE SOME OF THE COMMON ISSUES THAT ADVISORS HAVE EXPERIENCED WHEN SELLING THEIR PRACTICE?**

The most common that we have seen include:

- Advisors have waited too long and now they are forced to rush this decision based on a personal or professional complication.
- Choosing an inexperienced advisor or firm that doesn't know how to manage the transition process.
- Not communicating well and/or being transparent about their preferred post-transition role.

### DOES MFG DO FINANCIAL PLANNING?

Yes, we believe strongly in financial planning, and it is the backbone of our recommendations.

### WHAT IS THE TIMELINE FOR THIS PROCESS?

In our experience, the process takes between 3 to 6 months to become organized for the pre-transition portion of the process. After the advisor joins Marshall Financial Group and the accounts begin to transfer, the client onboarding process takes about 6 months. In the first year, we have an increased touchpoint system to ensure their comfort and ability with Marshall Financial Group. After the first year, we typically convert back to our regular client touchpoint system.

### WHAT DO YOU LOOK FOR IN THE IDEAL MERGER/ACQUISITION CANDIDATE?

A merger/acquisition is a very exciting time and regardless of preparation, it can also be stressful. Our ideal candidate would be accountable, positive, organized, responsive, and most importantly care about their clients.

**Start planning for your retirement today.**

 Schedule a call  410.563.1044  [pete.marshall@mfttransitions.com](mailto:pete.marshall@mfttransitions.com)  [mfttransitions.com](https://mfttransitions.com)



# ABOUT MARSHALL FINANCIAL GROUP

## WHAT WE DO

### WE BELIEVE IN BUILDING TRUST FROM DAY ONE.

Through planning, sound investment strategy, and close personal relationships, we help clients work towards their financial goals with confidence. Come rain or shine – together, we'll encourage your investments to grow for years to come.

## CLIENT EXPERIENCE

*Over 90% of Marshall Financial Group clients agree that their financial advisor meets or exceeds their expectations.\**

\*Based on Marshall Financial Group's 2023 client survey.

## FINANCIAL PLANNING

*We believe that good outcomes come from good planning.*

Our relationship with our clients begins with understanding their current situation and future financial goals. We offer families, business owners, corporate trustees, and foundations an unbiased, personalized approach to money management based on client goals, investment experience, time frame, and risk tolerance. Based on data and information gathered in an initial meeting, our advisors work individually with each client to develop a financial plan that best suits their needs.

Marshall Financial Group offers investment, retirement, insurance, estate, and college planning services and manage an array of accounts for our clients. As our advisors develop a plan, we educate you about financial concepts and products, and take the mystery out of investing, insurance, estate conservation, and preserving wealth.

## INVESTMENT STRATEGY

*We believe knowledge, the ability to take initiative, efficient processes, and the use of smart strategies set us apart from other financial firms.*

After our clients go through our financial planning process, we provide an investment strategy aligned with their financial goals and risk tolerance. The team at Marshall Financial Group strives to provide exceptional investment research and management strategies for our clients' portfolios. Our strategic portfolio models allow our advisors to keep track of investments and allow us to constantly reevaluate and adapt to both your changing needs and your comfort level, all within a fee structure that is simple and transparent.

## WHO WE ARE

*We believe honesty and effectiveness provide our clients the trust they deserve.*

Marshall Financial Group was founded on the guiding principle of developing personal relationships with our clients and a team culture based on honesty, kindness, and integrity. Every financial decision involves a balance of risks and rewards, and when it comes to financial and investment services, we provide a source of guidance you can trust.

We offer our clients an unbiased approach to money management based on their financial situation and timeline. We evaluate your goals, risk tolerance and assets to create an investment plan for your financial future. Our investment models allow our financial advisors to keep track of your investments, regularly update you on your financial progress, and adapt to your changing goals. We are dedicated to maintaining financial security – for our clients, our staff, and our firm – as well as maintaining utmost trust regarding client confidentiality, compliance matters, and cybersecurity.

Throughout your experience with us, we provide unfaltering ethical standards, straightforward communication, and a partner committed to your needs. We know that being confident in your financial decisions starts with being absolutely confident in your financial advisor. Marshall Financial Group is here to help you grow, nurture and cultivate your financial future.

## CLIENT EXPERIENCE

*Over 95% of clients agree that their Marshall Financial Group advisor is trustworthy and honest.\**

\*Based on Marshall Financial Group's 2023 client survey.



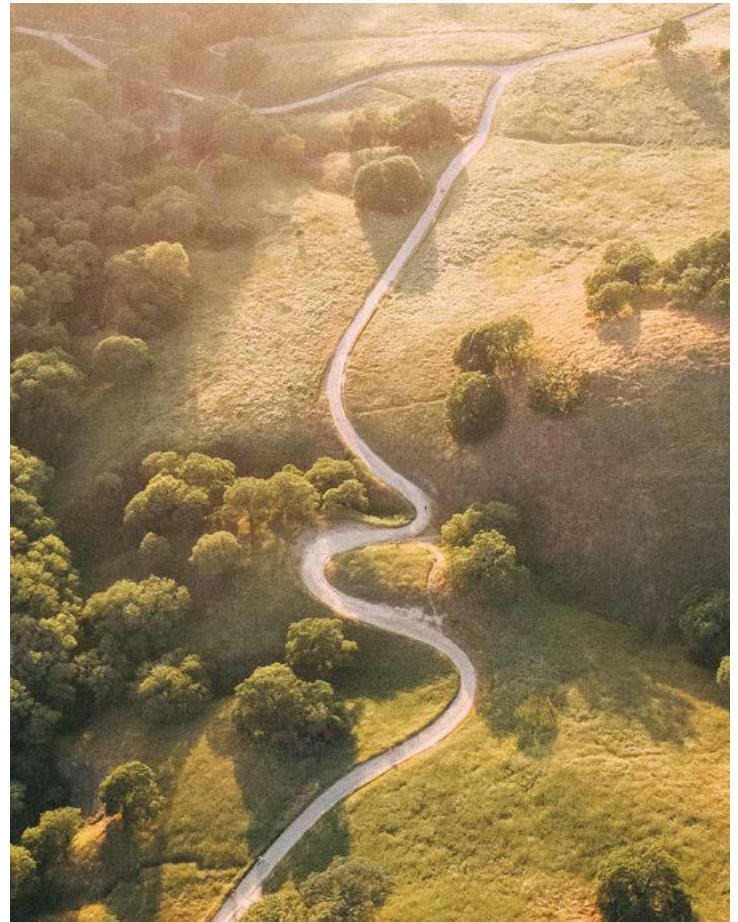
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*The Marshall Financial Group handles the back-office work with a lot of attention to detail. I joined the team because their staff understands the importance of focusing on administrative aspects and courteous customer service with a five-star rating. This has allowed me to focus on my relationships with my clients, rather than service work."*

— Mike B.

*We believe collaboration and teamwork create a positive, meaningful work environment.*

While our team works to be a constant source of guidance our clients can trust, we also work to create a culture within Marshall Financial Group based on honesty, integrity, and teamwork. We support our team so that they can serve all of our clients exceptionally. The values that help our clients feel confident about achieving their financial and personal goals – unfaltering ethical standards, straightforward communication, and orderly processes – are also the values that create a motivating and supportive team culture.



## THE TEAM



**PETE MARSHALL**  
CEPA®, Managing Partner,  
Senior Financial Advisor



**SHERYL PARKS**  
MSF, CFP®, CDFA®, Partner,  
Director of Financial Planning,  
Senior Financial Advisor



**ANTHONY PUGLIESE**  
AIF®, Partner,  
Director of Investment Management,  
Senior Financial Advisor



**RUSS ARMSTRONG**  
CIMA®, Senior Financial Advisor



**ANDREW HASZ**  
Financial Advisor



**KYLE VENDITTI**  
Financial Advisor



**HEATHER SEDA**  
Chief Operating Officer



**LINDY MARSHALL**  
Corporate Strategist



**SHEILA DIAZ**  
Operations Specialist



**LISA PEZZELLA**  
Senior Client Service Associate



**THOMAS MCANDREW**  
Client Service Associate



**SARAH JONES**  
Client Service Associate



**HOLLY BERGEN**  
Senior Executive Coordinator,  
M&A

## CORE VALUES

*Over 97% of Marshall Financial Group clients agree that their advisor responds to their calls and emails in a timely manner.\**

\*Based on Marshall Financial Group's 2023 client survey.

*We believe in the expectations that our core values represent to ensure that our firm is held to exemplary standards.*

### OWN IT!



- We value individuals that take accountability, get things done, and own any situation that is thrown their way.
- Our team members work hard and have a great work ethic.
- We are results driven and focus on the best outcomes in every situation.
- Our team is honest and always honors the commitments we make to our clients and colleagues.
- We are the solution, and we look inward to take action.

### BE COOL



- Our team is not afraid of pressure, and we thrive during difficult times. We turn coal into diamonds.
- We get along, we take the high road, and we always look at the glass half full.
- Our team members have extremely positive attitudes.
- We strive to create long-lasting positive connections with all clients, team members, and business partners.
- Our honesty, transparency, and ethical conduct makes us feel good – and feeling good is cool.

### DUCKS IN A ROW



- We are efficient and well organized, turning mess into order so we can consistently deliver exceptional work.
- Our clients have placed their faith in us, and our team anticipates their needs because we value and respect their trust.
- We come prepared to meetings, ready to be supportive and collaborative with our clients and colleagues.
- Our team works in harmony to obtain the best possible outcomes in every situation.
- We turn clutter and uncertainty into simplicity and clarity.

### WOW FACTOR



- We want the experience of working with our firm to be so good that clients brag about it.
- Our team believes in over communication, and exceptional responsiveness.
- We go above and beyond our clients' expectations.
- Our team will find answers to questions that we don't know.
- We aim to be best in class in everything we do.

### SMART GROWTH



- We believe that intelligent forward progression is essential for our clients and for our business.
- Our team continuously strives to find a better, more efficient way to do things.
- We proactively pursue ways to improve our health, financial, and emotional wellbeing.
- Our clients rely on us because we avoid unnecessary risks while balancing opportunities.
- We have a long-term perspective, and we avoid the new shiny object.



## OUR COMMUNITY

*We believe in giving back to our community in a tangible way.*

We are committed to making a positive, meaningful contribution to our community. As a firm, we donate to several programs that directly serve our local, national and global community. Our owners and employees also donate hundreds of hours of volunteer time to various organizations. We are proud to do our part to help make our community a better place to work and live. Some of the organizations we support directly are:

The Special Olympics through the MD State Police, Super Plunge Event

River Valley Ranch

Infinite Legacy

Samaritan's Purse

Assistance Center of Towson Churches

CROP Hunger Walk Resources

There Goes My Hero

Friedreich's Ataxia Research Alliance



## CONTACT US



MARSHALL  
FINANCIAL  
TRANSITIONS

# THANK YOU.

We appreciate that planning your transition into retirement requires careful consideration. If you would like to discuss your potential succession plan, please contact us. We will provide honest and straightforward answers to your questions. Regardless of your decision, we wish you a well-deserved retirement.



Schedule a call



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pete.marshall@mftransitions.com



mftransitions.com

**Main Office:**

225 Schilling Circle, Suite 295,  
Hunt Valley, MD 21030