



**WALLACE**  
WEALTH MANAGEMENT

**DIRECTION COLLABORATION REALIZATION**

**WALLACE WEALTH MANAGEMENT**

**RYAN WALLACE**  
Registered Representative



Founder Ryan Wallace, Wallace Wealth Management

### About Wallace Wealth Management

Wallace Wealth Management creates meaningful partnerships based on personalized service, integrity and trust. By developing a deep understanding of your financial goals, we can provide you with a roadmap via an easy-to-understand financial planning process. The process includes clearly defining your investment objectives, educating you on the best-fit investments for your overall plan and maintaining an open and progressive line of communication throughout our partnership.

With more than 16 years of experience in the financial industry, founder Ryan Wallace has worked with a wide range of clients—from business owners and high-net-worth individuals to the average investor—to help them pursue their financial goals.

### Your Future Depends on More than Just Stock Picking

Planning for your future, your retirement and your legacy requires more than old-fashioned stock picking. A company's stock can vary on a daily basis due to a variety of factors, and it's becoming more difficult to monitor and predict those factors to gain any sort of meaningful return. Even then, researching a stock, monitoring the positions and initiating buy and sell orders isn't always the best use of effort or resources.

Until recently, up to 70 percent of total equity allocation was comprised of individual stocks selected and maintained by the investor or financial advisor. However, advancements in technology and greater efficiencies in the markets have resulted in increased risk when investing in—and managing—individual stocks.

As a result, passive management has emerged, an investment strategy that operates under the notion that markets incorporate and reflect all information. In essence, this strategy promotes long-term investments that mirror the performance of an index in order to help provide you with greater diversification and decreased risk. Fee-based advisory investment products include:

- Mutual funds
- Exchange Traded Funds (ETFs)
- Index funds

While there's still room for individual stocks, passive investment strategies managed in an actively weighted portfolio can help enhance overall performance.

To implement this type of investment plan, you need a strong ally with a strategy that takes into account your current financials, risk tolerance, stage of life and future financial objectives.

### A Strategic Approach

Wallace Wealth Management offers you a strategic approach to developing, establishing and maintaining your financial plan—helping you build a truly diversified portfolio while cultivating a strong partnership based on transparency and free of any conflicts of interest.

Our fee-based advisory program allows us to implement an asset allocation mix comprised of passively managed investments, as well as individual stocks. And, with industry-leading financial-planning software, we can quickly and effectively analyze and address your total financial picture, including:

- Life insurance
- Long term care needs
- Estate and legacy planning considerations

We center our business model on recognizing industry trends and adapting your financial plan and investment portfolio accordingly.

## Our Process

Signing up for our fee-based advisory program is easy. Once we know you're interested, we'll schedule a complimentary consultation to explain the benefits of the program and gain an understanding of your current financials and future goals. If you like what you hear, we'll take care of all the necessary paperwork and schedule follow-up appointments to guide you through our four-phase process of discovery and implementation:

1. Information gathering and goal planning
2. Plan and portfolio development
3. Plan and portfolio client review and implementation
4. Ongoing plan and portfolio monitoring

Each phase is crucial to the success of your plan, so we take the time to understand every facet of your financial life, including your current assets, short- and long-term goals, time horizon and risk tolerance. After we implement your plan, we'll regularly monitor its performance and send you quarterly performance reports along with your brokerage account statements.

To make sure your financial plan and portfolio is up to date, we call you quarterly to discuss any questions or concerns, as well as schedule an in-person annual review of your account(s).

## A Partnership Based on Trust

Our carefully formulated advisory model is centered on enhancing the client relationship and creating a long-term partnership. While our industry experience provides us with deep knowledge of the markets and financial instruments, the nature of our model allows us to concentrate on what matters most: you, the client.

When a social or economic occurrence moves the markets, our value is derived from serving as your ally and advocate—listening to your concerns about your risk, legacy, charitable interests and overall financial goals, while working with you to maintain a financial plan that will endure temporary volatility.

With Wallace Wealth Management, the benefits of being on our fee-based advisory model are worth more than just a transaction of goods and services. As your financial advisor, we play a variety of different roles, including:

- Financial professional. Assessing your financial state and developing strategies to help achieve your goals.
- Close confidant. Listening to your fears, diagnosing the underlying causes and providing practical advice.
- Educator and mentor. Explaining financial instruments and market behavior in clear, easy-to-understand terms and mentoring you as you build your financial literacy.

## Transparency and Trust for a Fixed Fee

Our advisory program is fee-based, and we calculate fees as a percentage of your total assets under management. Under this program, you'll only be charged once every quarter from your existing account balance, so you don't have to worry about stacking up any unnecessary transaction, commission or account servicing fees.

Eliminating transaction-related fees means we're aligned with you in a partnership—one where your success is our success. With fee-based advisory, we give you the transparency you deserve to forge a partnership you can trust.

## Additional Solutions & Services

We also offer a variety of additional solutions and services to help you reach your financial goals. Each service contributes to the overall process of creating your total financial plan. Services include:

- Investment allocation and strategy planning
- Ongoing investment monitoring
- Quarterly and annual reviews
- Insurance solutions
- Estate and legacy planning
- Coordination with other financial/tax professionals

## Contact Us Today for More Information

To learn more about our fee-based advisory program, contact us today and schedule a complimentary consultation.

### Ryan Wallace

817.478.5553

rwallace@hilltopnetwork.com

5840 West Interstate 20, Suite 215

Arlington, Texas 76017

## About HilltopSecurities Independent Network Inc.

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