



*From financial wisdom,
better stewardship.SM*

Frequently Asked Questions

Why did you select Savant?

The decision to join Savant evolved from our desire to serve our clients' future needs with best-in-class technology, security and services related to their changing life stages. Because the AMDG businesses are prospering, we had the choice of staying independent and keeping the status quo. But after months of conducting due diligence and weighing the potential benefits to both our clients and our team, we felt Savant presented the best opportunity for us to serve our clients well and positively impact the lives of more people.

Who owns Savant?

Savant is privately held, owned by its founder and a group of key employees. Upon the closing of our transaction with Savant, Wayne Titus, Becky Stroud, Chris Carlson, Melissa Orlando and Ramey Becker will become employee owners.

Where will my investments be held?

Your Savant investments will continue to be held in custodial accounts at TD Ameritrade.

What kind of investments does Savant use?

Savant primarily uses low-cost mutual funds and exchange traded funds. Like AMDG Financial, Savant works with Dimensional Fund Advisors and has access to the same DFA investment opportunities we use. Also like our firm, Savant does not normally purchase individual stocks or individual bonds for client portfolios.

How does Savant's investment approach differ from AMDG Financial's?

Both Savant and AMDG Financial are committed to an evidence-based approach to investing, and our philosophies are very consistent. Implementation varies slightly, but where our team sees opportunities for our clients, we will review portfolios and adjust as necessary. Savant uses Dimensional Fund Advisors, but also index funds and ETFs from other providers.

How is the investment strategy determined at Savant, and how often could it change?

Savant has an investment committee that meets regularly to discuss investments. The committee screens and selects investments for particular investment categories (such as domestic large-cap growth) and may adjust or remove investment categories. In addition, the committee sets criteria for rebalancing and reviews macro-economic and regulatory issues, such as risk assessment related to potential geo-political events, tax-law changes, and the like.

Who will I work with after AMDG Financial joins Savant?

Your primary adviser will not change after AMDG Financial joins Savant. Savant will add a co-adviser, an investment adviser and a client service representative to your personal team, and you will have access to Savant's larger group of subject-matter experts for issues like estate planning, trusts, and tax planning. Our entire Plymouth-based team (both FAS and BAS) will continue to operate at our Main Street location.

Will my fees increase?

No, your fees will remain the same for the foreseeable future. If your investments change, there may be higher or lower costs associated with those investments.

How does Savant get paid?



Like AMDG Financial, Savant is a fee-only, fiduciary Registered Investment Adviser and does not sell financial products and does not receive fees from third parties. Clients pay Savant directly for advice and other services.

Savant's billing and reporting is very similar to AMDG Financial's. Once the transaction closes, you will receive your third quarter report from Savant in early October. Savant collects fees in advance, so the fees collected will be for the third quarter.

Can I have online access to my accounts?

Yes, Savant has a client portal where you can access your account information, however, you should continue to use your existing portal for now. We will notify you when you can start using the Savant Wealth Management portal.

Who will provide the year-end tax report for my accounts?

We are intentionally leaving all client assets in their present custodial accounts through December 31 so that you will receive an accurate year-end statement and 1099 tax report from your custodian.

Will my investment accounts be managed on a discretionary basis?

Yes, all Savant accounts are managed on a discretionary basis, the same way your accounts are managed now. Because Savant uses model portfolios, the team can automatically re-balance your account(s) as needed to maintain your desired investment mix. Also, Savant's investment research team and investment committee monitor the performance of each investment in the models. These committees may, from time-to-time, substitute other investments that could enhance the performance of the model.

Will there be any tax implications from the transition to Savant portfolios?

Your custodian will move your account and investments "in kind" to be managed by Savant at the time of closing. If you have a taxable account(s), we will work with you and your tax adviser to determine the best way to recognize any gains or losses from the sale of your investments.

How do I withdraw money from or add money to my account?

Simply contact our office as you normally would.

###