

Frequently Asked Questions (F.A.Q.)



How long have you been in business?

Brad Rodrigues, R1 Financial Group's founder, has managed portfolios for clients and engaged in financial planning since 2006. He formed R1 Investment Management, LLC, a registered investment advisory firm (RIA), in 2012.

What kind of accounts can you set up and manage?

We can set up new or transfer in and manage your existing individual and joint taxable investment accounts, trust accounts, individual retirement accounts such as traditional and Roth IRAs and business accounts like SEP / SIMPLE IRAs, solo 401(k)s, and traditional 401(k) plans, among others.

Where will my account(s) be held?

We use TD Ameritrade Institutional for custody of clients' accounts. TD Ameritrade has a robust technology platform designed for registered investment advisors that allows for efficient trading and account management. Accounts are set up in clients' names, are owned by clients and are directly accessible by clients at all times. We are simply granted limited power of attorney to make trades on clients' behalf and bill for advisory fees quarterly. Clients receive account statements, tax forms and transaction confirmations directly from TD Ameritrade.

How will my money be invested?

Portfolios are invested according to each client's individual objectives, risk tolerance and time horizon. Asset allocation and selection of individual investments is done with these factors in mind. For the equity portion of a client's portfolio, a "value investing" philosophy will be implemented (see "Philosophy" page on our website for more information), and both individual stocks and mutual funds may be used.

How much do you charge?

Investment management fees typically range from 1.0 - 1.5% of the amount invested per year. Clients are not typically charged separate fees for financial planning, as we consider the bulk of that work part of the initial "getting to know you" process near the inception of the client-advisor relationship. Clients also incur transaction charges in their accounts when purchases and sales of securities are made on their behalf. These charges are minimal (approximately \$10 - 20 per trade) and are assessed by TD Ameritrade directly. TD Ameritrade does not charge any separate account fees.

Is there a minimum dollar amount I need to open an account?

We do not have pre-set account minimums.

What does "financial planning" entail?

Financial planning is simply assessing where you stand now with respect to things like savings, investments, retirement savings, insurance, etc., discussing long-term financial goals, and coming up with a plan to reach those goals. We explain options to clients, answer questions and make recommendations. We make sure that this process is focused, time efficient and can easily lead to taking action.

I'm not in a position to start saving and investing now, but I'd still like to discuss financial planning. Can I meet with you?

Yes. Our initial consultations will answer most, if not all, of your financial planning questions and are free of charge. Though uncommon, if you would like us to do additional, extensive financial planning work for prior to beginning an investment plan, we can make arrangements for that.

What should I do if I'm interested? Do I have to live in the Dallas area to work with you?

Call (214.628.9100) or e-mail (Brad@R1FinancialGroup.com) to discuss your interest, ask questions and/or set up a meeting. We do not charge for initial meetings, nor do they carry any obligation. No, have clients in several other states and can work with clients living outside the Dallas-Ft. Worth area.