



10 Questions for Joel M. Roberts of Brescor Wealth

1. How will you assist me in reaching my financial goals?

I will help you discover what money means to you and how it works in your life, both positively and negatively. I'll help you organize your thoughts. I'll help you create and clarify goals. I'll help you prioritize those goals by importance and urgency. I'll help you put a plan together. I'll help you with an implementation strategy, which will include clear actions for you and for me. And I'll help you monitor your progress and adjust when necessary.

I begin every working relationship with the hope that it will last a very, very long time. Why? Financial wellness – like physical, mental, emotional, and spiritual wellness – is a *life* journey. It isn't a one-and-done activity.

2. How are you compensated?

I offer clients only one service: Financial Therapy. As a Registered Investment Advisor (RIA), Brescor Wealth can blend **investment advice** – in the form of financial planning, investment advisory, and financial coaching – into our financial therapy service.

I don't receive any additional compensation through commission, kickbacks, or other indirect ways.

3. Do you accept or pay any referral fees?

No.

4. What makes you different than other financial planners and advisors?

A few things:

First, I am the sole owner of Brescor Wealth, and I do not operate under the umbrella of a principal company. Because I'm fully independent, I answer only to clients, and my service decisions are not hamstrung by corporate red tape.

Second, I *never* require a minimum AUM. I am not a wealth manager. I am a wealth **advisor**.

Third, Brescor Wealth's service model is rooted in risk management, with a deep focus on **non-investment** financial risks. This means I pay careful attention to protecting clients from the one-in-a-million, catastrophic "killers" of wealth (e.g. death, poor health, disability, lawsuits, natural perils).

Lastly, I am a huge advocate of financial literacy. I believe that part of my job is to help clients think more independently and act more confidently on financial matters.

5. Are you held to a fiduciary standard of care?

Yes, as an Investment Advisor Representative I'm legally required to act in your best interest regardless of the compensation I might receive. Moreover, as a professional who holds the CFP®, RICP®, and CFT™ marks, I'm held to even higher standards of care, duty, loyalty, integrity, honesty, objectivity, and professionalism.

6. What are your professional credentials and experience?

In 2000 I earned a BA from Brandeis University with dual concentrations in American and English Literature and Economics.

In 2007 I earned an MBA from Boston University with dual concentrations in Strategy and Finance.

In 2016 I earned the designation of Certified Financial Planner® (CFP®), in 2018 I earned the designation of Retirement Income Certified Professional® (RICP®), and in 2024 I earned the designation of Certified Financial Therapist (CFT™).

I have nearly 20 years of work experience in wealth management. Before starting Brescor Wealth, I was the Chief Operating Officer and Director of Financial Planning for a wealth management firm and later the Director of a family office.

7. Have you ever been disciplined by the SEC, FINRA, or any professional agency? Have you ever been sued by a former client?

No and No.

8. What is your financial therapy style?

My financial therapy style includes active listening, problem assessment, thoughtful questioning, and honest feedback. I encourage reflection and self-discovery, and I work with clients to create tangible, solution-oriented action plans. Stylistically, I prefer informal deep-dive discussions on your money experiences, worries, and attitudes over highly structured presentations on complex financial subjects. I don't think coaching of any kind is useful unless it is both understandable and relatable to the coached.

9. Do you have clients similar in age/stage of life?

I have a diverse base of clients, from clients in their 20s to clients in their 70s. I am happy to work with every age group!

10. What else should I know about you?

I am a single parent.

I am a man of faith.

I am a cancer survivor.

I am an extroverted introvert.

I am a white collar with blue collar blood.

I am a believer in the power of change.