



# Break Through Advisers

## Minimizing Broker Dealer Risk

### The Problem

Independent broker dealers across the country struggle with risk. The two most significant risks are Product Failure and Adviser Failure. FINRA continues to heighten its level of scrutiny and accountability of BD's, increasing the need to more thoroughly and effectively vet, and supervise alternative investments; REIT's, Oil and Gas, Private Equity, Structured Products, Hedge Funds and Life Settlements. Providing high quality, ongoing training and resources to advisers are critically important in reducing risk. The risk to the firm due to an adviser inappropriately or inaccurately presenting a strategy which results in a complaint can be as damaging as an approved product failure.

### The Solution

The majority of firms are not equipped to resolve this problem on their own. Whether a resource constraint or not having qualified resources on staff, the problem is significant. Our role in the process is to provide the due diligence necessary to enable the firm to make a better informed decision. As an independent firm, we are not subject to the pressures placed by the sponsors nor the producing representatives but rather represent the best interest of the clients, the advisers and the firm. Our role includes providing ongoing training to the sales force via Webinar's and conferences. We represent your due diligence and training team so that you can focus your attention on what you do best.

### The Delivery

Our team will gather the necessary materials, conduct onsite visits and consolidate our findings into a Product Review document. This document provides the critically important information to the broker dealer but can also be made available to the sales force based on the BD's approval. Our philosophy is that the Product Review document is the first step in ensuring a well educated sales force.

An ongoing review is conducted a minimum of every six (6) months. Material changes and or updates are communicated to both the firm and the sales force. This approach helps insure that the decisions made by the representatives is one based on relevant and timely information.

A minimum of one (1), often two, times per month a national sales training call is held. The structure of the call is to provide information regarding the general due diligence process, how specific strategies work and a review of who an ideal candidate may be. These calls are designed to be informative and to create a call to action. Some examples of calls that have been held are; Effectively Using REIT's, Using Cash Value LTC Solutions, and Year End Tax Planning with Oil and Gas.

### Our Commitment

While we cannot guarantee we can avoid all potential problems, we do feel confident in our ability to greatly minimize the risk to the firm, the adviser and their client. In having to choose between capturing all of the potential increase in value to minimizing downside risk, we chose to minimize risk.

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**Contact us today for more information**

TEL (586) 202-6969

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