

## Frequently Asked Questions:

I encourage all clients, or potential clients, to not hesitate and contact me directly for any questions or concerns you may have. However, the following list contains several common questions that you may have regarding Remick Capital.

## Index of Questions:

*Frequently Asked Questions:*

*Index of Questions:*

*Questions and Answers:*

*Your web site lists your investment philosophy, but do you tailor your strategy for each client, or do all clients end up owning the same investments in their portfolio?*

*What exactly is "separate account management"? Is this like a mutual fund?*

*Remick Capital is licensed in Oregon; can you accept clients from other states?*

*Will you come meet out of state clients face to face for consultations?*

*How many hours does Mr. Hacker dedicate to investment advisory? Your disclosure statement shows that he works at another company.*

*What does "Remick" stand for?*

## Questions and Answers:

*Your web site lists your investment philosophy, but do you tailor your strategy for each client, or do all clients end up owning the same investments in their portfolio?*

I pride myself on the 1 on 1 service I provide to clients, and as part of that I will do my best to work directly with clients to help them understand the portfolio positions in their account. However, clients will generally see identical investments across all accounts even though they may have differing goals.

Additionally, clients who have larger assets under management with Remick Capital will generally have more investment positions in their accounts because trading costs can be spread out among a large asset base.

*What exactly is "separate account management"? Is this like a mutual fund?*

A separate account is simply an account, held in your name, at a broker/custodian such as Interactive Brokers. My service is to manage the investments that take place within that account for you, and ensure that the investments are chosen to meet your goals and objectives. A mutual fund is a specific kind of Investment Company that allows many individuals to pool their money so that the fund advisor can invest all of the money in the same way. There are positives and negatives to both the mutual fund and separate account model. Generally, with separate accounts you will get better service, more transparency (you can log into your account on any day and see exactly what you own), and simpler tax treatment (in mutual funds, the timing of your tax payments are often dictated by the decisions that *other* investors in the fund make). A few of the advantages of the mutual fund structure are that it provides wide diversification without having a lot of money, and it generally will involve fewer fees. However, at Remick Capital, my advisory fees are very competitive with those of many mutual funds.

**Does Remick Capital offer any fee arrangements that are performance based instead of asset based?**

Due to US security regulations, it is not lawful for Investment Advisors to charge performance based fees to “non-qualified” investors. Qualified investors are defined by [SEC rule 205-3](#) or [OAR 441-205-0170](#). Please contact me for more details regarding our fee arrangements.

**Remick Capital is licensed in Oregon; can you accept clients from other states?**

Many states have a “de minimis” exemption for Investment Advisors which allows a state registered advisor like Remick Capital to have clients in other states. Currently Remick Capital is registered in California, and Oregon, with Oregon being the primary regulatory body for the company. Please contact me to learn if your state has a de minimis exemption. Currently I have clients in Washington, Texas, Illinois, Alaska, California, Arizona, Kentucky, Missouri and Oregon.

**Will you come meet out of state clients face to face for consultations?**

This is certainly a possibility, but it would depend on the specific distance and the amount of money to be managed.

**How many hours does Mr. Hacker dedicate to investment advisory? Your disclosure statement shows that he works at another company.**

As of May 2014, Mr. Hacker left his full time job at Intel Corporation and then returned to Intel in late 2015. Generally, Mr. Hacker spends at least 30 hours per week on his Remick Capital duties.

**What does “Remick” stand for?**

Remick is my middle name and was originally a family name of my Great Grandparents.