Invicta Group

Comparing Brokerage vs Advisory Accounts

Clients have the freedom to determine how they wish to affiliate with us. We offer both brokerage and investment advisory services. Deciding if a brokerage account or an advisory account is right for you is an important investment decision.

Choosing a financial advisor is a complex decision, we encourage clients to explore which partnership best fits their financial objectives and goals. Below are some characteristics of when each relationship may make sense, along with a summary of the points to help you decide which is best for you.

A brokerage account may be more suitable for clients who:

- Prefer to select investments themselves or have the advisor recommend investments for their account.
- Prefer to make their own decisions regarding their investment strategy and the purchase of sale of investments.
- Plan to buy a few securities and implement a buy-and-hold strategy over a long period of time.
- Prefer to pay per transaction.

An advisory account may be more suitable for clients who:

- Want ongoing investment advice and portfolio management.
- Want to turn over the day-to-day investment decisions to an investment professional.
- Want to engage a financial advisor as a fiduciary with a duty to provide ongoing investment services
- Want access to additional professional services, such as estate, charitable and legacy planning, college funding, retirement strategies and tax planning.

SUMMARY COMPARISION

Brokerage	Advisory
We must act in your best interest and not place our interests ahead of yours when we recommend an investment or an investment strategy involving securities.	We are held to a fiduciary standard that covers our entire investment advisory relationship with you.
You will pay us a fee every time you buy or sell an investment.	You will pay an ongoing fee, periodically, based on the parameters of your advisory agreement.
You want the final say on all investment decisions.	You want to delegate ultimate investment decisions to a financial professional.
Advice and guidance on investment decisions not always needed.	You want ongoing investment advice and portfolio management.