



Controlling the Controllable Variables

March 2026

*“What you have to do and the way you have to do it is incredibly simple.
Whether you are willing to do it is another matter.” – Peter Drucker*

Over twenty years ago, I decided that in order to best serve my clients and truly work for their best interest, I had to make a change; I had to quit my job as an employee of UBS Painewebber and become an independent financial advisor. To be frank, it was nerve-racking; I had little money at the time, not to mention a wife and two small kids who depended upon me. But I reminded myself that I *must* do what I know is right for my clients and I needed to control a controllable variable. So, I left UBS and hired LPL Financial as our custodian and our broker/dealer (in industry parlance, we “affiliated” with LPL, but the reality is they would work for us and not the other way around).

When I hired LPL, they had just over 3,000 registered representatives; today they work with almost 40,000 representatives. We believe this significant growth explains the relatively consistent frustration we’ve experienced over the past decade. Accordingly, as with any other employee who is causing their employer constant problems, we have unanimously decided to fire LPL Financial (or “disassociate” from them). If you’re curious why we didn’t make this change five years ago after our previous review, it is because we did not want to add to the chaos created by covid.

After extensive meetings with different firms, large and small, we decided to hire Pershing as our custodian, and Osaic Wealth as our broker/dealer. Pershing is the world’s largest custodian, and Osaic, with roots dating back to 1958, has roughly 11,000 representatives, significantly less than LPL’s nearly 40,000. To further enhance the level of service and expertise available to you, we have also partnered with Innovative Financial Group (IFG), an exclusive group of 200 representatives within Osaic. IFG also gives us, and you, a clear path of succession should something happen to us.

The most important thing to know is this: The Finance Couple™ is not changing. As always, you will continue to work with Tim, Wynne, and Megan. Although some back-office functions will change, your day-to-day experience should remain largely the same.

- Our office address remains the same
 - The Finance Couple, 19 Conestee Ave., PO Box 8596, Greenville, SC 29604
- Our office phone numbers remain the same
 - Main: 704.540.2500; Tim 704.499.9703, Wynne 704.499.9704, Megan 704.499.9835
- Our website remains the same
 - www.TheFinanceCouple.com (account access will still be through our website)

- Our email addresses have changed (our old LPL email addresses no longer work)
 - Tim@FinanceCouple.com
 - Wynne@FinanceCouple.com
 - Megan@FinanceCouple.com
 - As for any LPL account checks, please shred them once your accounts have transferred.
 - Lastly, your signature(s) will be required in order to transfer your accounts from LPL;
- until we are able to facilitate that transfer, regulations prohibit us from offering advice or management.

You may also see a press release announcing our transition - it will describe us as follows:
“The Finance Couple™ is a boutique financial planning and asset management firm, with over \$200 million in assets under management, that specializes in working with couples and women. The firm tends to work with only 150-160 clients to remain truly focused on those they serve, and the typical client is over age 50 with \$1 million or more in investable assets. They place a very high value on objective, comprehensive, and personalized advice, tailored asset management including tax allocation, and incomparable personal service.”

We are grateful for our years with LPL, but we strongly believe our business and our clients are best served with new partners. And as we wrote in the last newsletter, “we take our jobs very seriously, on your behalf, and will always seek to plan successfully.” Part of that job is to make sure we have the best people working on your behalf, whether it is a custodian, broker/dealer or anyone else. We can and must control this controllable variable.

We do also realize that change can create short-term disruption, but after an exhausting review, one which we did not take lightly, we are convinced we now have the right partners for the long-term. To build on Peter Drucker’s quote above, we believe you must have the courage of your convictions and simply do what is right, or let fear of change possibly cause more harm than good.

As always – and most importantly – thank you for your friendship and trust! And of course, if you have any questions please do not hesitate to call. Take care!

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www.TheFinanceCouple.com