We're here to help!

Frequently Asked Questions

Why did you make this change?

The financial industry continuously evolves, and we want more freedom to focus on what matters most – serving you. Becoming an independent RIA allows us to simplify operations, reduce corporate red tape, leverage better technology, and continue acting as your financial advisor with fewer constraints.

Are independent advisors subject to regulatory oversight?

Yes. We are registered with the SEC and must meet rigorous compliance, reporting, and operational standards. We also engage a third-party compliance firm.

Do I need anything?

Yes. After receiving your consent and providing us with your information, we will provide pre-filled paperwork to authorize the transition of your accounts to Schwab. Please review, sign, and return the forms at your earliest convenience.

What happens to my accounts at MML Investor Services?

Your existing accounts at MML Investor Services will be temporarily reassigned to another advisor at MML. You have no obligation to contact this advisor. If you need immediate service to your account, you can contact MML Investor Services directly at (800) 542-6767 Option 1, Option 7. If you are a MassMutual Trust Company client, you may contact Ruth Louis at (413) 312-5580.

Are you going to still handle my life, long term care and disability insurances and/or annuities?

We will continue to assist our clients in meeting their insurance and annuity needs and service your policies.

Will I still receive the same level of service?

Absolutely. In fact, with more operational freedom and better technology, we expect to serve you even more efficiently and personally.

Will I still be working with the same advisor?

Yes. Your advisor and client service team remain the same, just now operating under the Vantus Wealth name. Our commitment to you and your goals hasn't changed.

What if I don't transfer my accounts?

If you choose not to sign the new paperwork, your accounts will remain at MMLIS and will be reassigned to another advisor. We won't be able to manage them going forward.

What if I wait?

You can transition your account later if you prefer. However, your accounts will remain with MMLIS and may be reassigned to another representative in the meantime.

Are you moving offices?

Yes. We have moved to a new location at 415 N. Prince Street, Ste 200, Lancaster, PA 17603. This space is purpose-built for client meetings and offers free off-street parking in the Queen Street Garage directly behind the building.

Can we meet virtually?

Absolutely. We are equipped to conduct meetings via phone or video conference to ensure a convenient and personal experience, wherever you are.

What is changing for me?

You will continue working with the same team, but now your accounts will be held at Charles Schwab instead of National Financial Services or MassMutual Trust. We will guide you through a simple process to move your assets.

Why Charles Schwab?

Schwab is one of the largest and most respected custodians in the country, with over $10 trillion in client assets. They specialize in supporting independent advisors like us.

How do I access my accounts now?

Once your accounts move to Schwab, you'll receive new login credentials for a secure online portal. Our team will walk you through it step-by-step.

What happens to my existing contributions or deposits?

With your assistance, we will mirror your current setup at Schwab to avoid any interruptions in income or deposits. If you notice a discrepancy, please contact us immediately.

How long does the transfer take?

Once Schwab receives your signed paperwork, transfers are usually complete in 5–7 business days. You will receive confirmation once everything is set.

What if I have a trust or business account?

We will review each type of account individually and provide tailored instructions. Some accounts, like trusts or business entities, may require additional documents.

What about fees?

We will continue to have a competitive fee schedule reflecting the services we provide.

Why didn't you tell us about this sooner?

We were bound by legal and contractual obligations that prevented us from discussing this change until it was finalized. Now that we have transitioned, we're excited to share the full details with you.

What about tax documents or historical reports?

You will still be able to access historical documents from the prior custodian, and we will help ensure a smooth transition of relevant records. Your tax documents for this year may come from both platforms.

How is my personal data protected?

We maintain high data security standards and use third-party cybersecurity experts for monitoring. Your sensitive data is encrypted, secured with multi-factor authentication, and never sold or shared for marketing.

Do independent advisors have more flexibility with how they serve their clients?

Yes, we will have the ability to engage in the latest technology and make decisions on your behalf, within regulatory guidelines, without added layers of corporate red tape.

What happens to me if you make a mistake?

Vantus Wealth maintains Errors & Omissions insurance to help protect against financial harm in the rare event of a professional mistake.

Who will help me if you are not in the office?

We also have designated team members available for urgent needs.

General Questions:	Office@vantuswealth.com
Scheduling:	Whitney Sweppenhiser - wsweppenhiser@vantuswealth.com
Insurance:	Michelle Zink - mzink@vantuswealth.com
Investments:	Morgan Czop - mczop@vantuswealth.com
	Kim Caruso - kcaruso@vantuswealth.com
	Michele Hennel - mhennel@vantuswealth.com