

SERVICES

Financial Planners provide a range of services. It is important to match client needs with services provided.

1. Does your financial planning service include:

A review of my goals.

Advice on:

Cash management & budgeting

Tax planning

Investment review & planning

Estate planning

Insurance needs in the area of life, disability, health and property/casualty

Retirement planning

Other: mortgages, terminal illness, etc.

2. Do you provide a written analysis of my financial situation and recommendations?

Yes No

Is the analysis tailored to my personal needs and goals?

Yes No

3. Does your financial planning service include recommendations for specific investments or investment products?

Yes No

Do you offer assistance with implementation?

Yes No

4. Do you offer continuous, on-going advice regarding my financial affairs, including advice on non-investment financial issues?

Yes No

5. Do you take possession of, or have access to, my assets?

Yes No *

* We only have trading access to investment management accounts with prior authorization.

COMPENSATION

Financial planning costs include what a consumer pays in fees and commissions. Comparison between planners requires full information about potential total costs. It is important to have this information before entering into any agreement.

1. How is your firm compensated?

Fee only

Commission only

Fee & Commissions

Fee offset

How is your compensation calculated?

Fee only (as calculated below)

Based on hourly rate of PLEASE CALL

Flat fee or fee range of _____

Percentage (varies%) of assets * _____

Are fees capped? Yes No

Commission only (from securities, insurance, etc.) that clients buy from a firm with which you are associated.

Fee and commission ("Fee based")

Fee offset. You charge a flat fee against which commissions are offset. If the commissions exceed the fee, is the balance credited to me?

Yes No

[Note: The Securities and Exchange Commission (SEC) requires that this information be disclosed]

* Starting at 1.5% on first \$200,000; declining % on larger accounts.

2. If you earn commissions, approximately what percentage of your firm's commission income

comes from:

_____ % Insurance products

_____ % Annuities

_____ % Mutual funds

_____ % Limited partnerships

_____ % Stocks and bonds

_____ % Coins, tangibles, collectibles

_____ % Other (explain) _____

100%

3. Does any member of your firm act as a general partner, participate in or receive compensation from investments you may recommend to me?

Yes No

REGULATORY COMPLIANCE

The SEC requires if an individual or firm holds out to the public as providing financial planning services, that under most circumstances, they are required to be registered with either the SEC or the state in which the individual practices.

1. Are you or your firm registered as an Investment Advisor with the U.S. Securities and Exchange Commission and/or with the appropriate regulatory authorities in this state?

Yes No

If NO, please indicate the allowable reason for nonregistration:

PLEASE PROVIDE A COPY OF YOUR REGISTRATION WITH THE SECURITIES AND EXCHANGE COMMISSION (ADV Part II), AS REQUIRED BY THE SEC UNDER THE INVESTMENT ADVISORS ACT OF 1940 AND SUBSEQUENT CHANGES..

Signature of Planner

Firm Name

Date

FINANCIAL PLANNER INTERVIEW

How to choose a Financial Planner

Tough Questions To Ask

The backgrounds of financial planners can vary as much as the services offered. The planner's education and experience should demonstrate a solid foundation in financial planning and a commitment to keeping current. In addition to the following questions, ask the planner to describe his or her specific financial planning work experience.

1. What is your educational background? *

College degree

Area of study: English

Graduate degree

Area of study: American Studies

Financial planning education & designations:

Certified Financial Planner (CFP)

Chartered Financial Consultant (ChFC)

Other: _____

2. How long have you been offering financial planning services?

Less than 2 years

2-5 years

More than 5 years (Both partners)

3. What continuing education in financial planning do you pursue?

1-14 hours of professional education each year

15-30 hours of professional education each year

At least 30 hours of professional education each year (Both partners)

4. Are you a member of any professional financial planning associations?

Institute of Certified Financial Planners (ICFP)

National Association of Personal Financial Advisors (NAPFA) Both

International Association for Financial Planning (IAFP)

Registry of Financial Planning Practitioners

Other: _____

5. Have you ever been cited by a professional or regulatory governing body or disciplinary reasons?

Yes No

Applies to both partners.

6. Will you or an associate work with me?

Myself Associate-Partner

7. If an associate will work with me or assist you, please complete questions 1 -5 for the associates as well.

* Partner has MBA in International Business Finance.