

**COMPETENCE**

|  |   |  |
|--|---|--|
| What is your highest level of formal education?  | <i>HONORS MBA</i>   |  |
| What financial planning designations do you hold?<br><ul style="list-style-type: none"> <li>• CERTIFIED FINANCIAL PLANNER (CFP®)</li> <li>• Enrolled Agent (Admitted to practice before the IRS)</li> <li>• NAPFA-Registered Financial Advisor (Fee-Only, Fiduciary Level Advisors)</li> </ul>   | <ul style="list-style-type: none"> <li>✓✓✓</li> <li>✓✓✓</li> <li>✓✓✓</li> </ul> |  |
| How long have you been offering financial planning services?   | <i>SINCE 1999</i>   |  |
| How many hours of financial planning, investments and taxation continuing education do you receive each year?  | <i>MINIMUM OF 30 HRS. / YEAR</i>  |  |
| Are you a member of any professional financial planning or taxation associations?<br><ul style="list-style-type: none"> <li>• National Association of Personal Financial Advisors (NAPFA)</li> <li>• Alliance of Comprehensive Planners (ACP)</li> <li>• Financial Planning Association (FPA)</li> <li>• National Association of Enrolled Agents (NAEA)</li> </ul> | <p><i>NAPFA</i><br/><i>ACP</i><br/><i>FPA</i><br/><i>NAEA</i></p>               |  |
| Will you provide me with references?   | <i>YES, UPON REQUEST</i>  |  |
| Have you ever been cited by a professional or regulatory governing body for disciplinary reasons?  | <i>NEVER!</i>   |  |
| Who will be working with me – you or an assistant?<br>(Review above qualifications if assistant.)  | <i>I WILL WORK WITH YOU.</i>  |  |
| Are you a member of any mutual support alliances that allow you to bring additional depth and breadth to the financial planning and advising engagement?   | <i>YES!</i>   |  |

**SCOPE OF SERVICES**

|  |            |  |
|--|------------|--|
| How many of the following services do you provide?   |            |  |
| • Goals Clarification and Review   | ✓✓✓        |  |
| • Cash Management and Budgeting  | ✓✓✓        |  |
| • Tax Preparation  | ✓✓✓        |  |
| • Tax Planning   | ✓✓✓        |  |
| • Audit Protection (ability to represent clients before the IRS)   | ✓✓✓        |  |
| • Estate Planning  | ✓✓✓        |  |
| • Complete Insurance Review (life, health, disability, property & casualty)  | ✓✓✓        |  |
| • Consideration of appropriate leverage and use of real estate as a functional component in an overall investment strategy             | ✓✓✓        |  |
| • Institutional Level Investment Review based on economic science thereby eliminating intuition and prophesy in the investment process | ✓✓✓        |  |
| • Low-cost Implementation Assistance   | ✓✓✓        |  |
| • Business Planning  | ✓✓✓        |  |
| • Special Needs Planning   | ✓✓✓        |  |
| Will you provide me with a written financial plan?   | <i>YES</i> |  |
| Will you recommend specific investments or investment products?  | <i>YES</i> |  |
| Will you offer continuous advice regarding my financial affairs?   | <i>YES</i> |  |
| Do you take possession of, or have access to, my assets?   | <i>NO</i>  |  |

|   |                                   |  |
|---|-----------------------------------|--|
| How much money do I need to start a financial program?  | <i>NO MINIMUMS</i>                |  |
| At what brokerage firm(s) must my accounts be held?   | <i>YOUR CHOICE</i>                |  |
| <b>COMPENSATION</b>   |                                   |  |
| How are you compensated?<br><ul style="list-style-type: none"> <li>• Fee-Only (eliminates most conflicts of interest providing better results for clients)</li> <li>• Commission-Only</li> <li>• Fee-Based (Fees and Commissions)</li> <li>• Fee Offset</li> </ul>  | <i>FEE-ONLY</i>                   |  |
| How is your compensation calculated?<br><ul style="list-style-type: none"> <li>• Fee-only: do you receive a retainer, a percentage of assets, an hourly rate, or other?</li> <li>• Commission: what percentage of your income comes from commissions on a) insurance, b) annuities, c) mutual funds, d) limited partnerships, e) stocks &amp; bonds, f) coins, tangibles, collectibles, g) other</li> <li>• Fee-Based (Fees and commissions): are your fees capped?</li> <li>• Fee offset: if commissions exceed the fee, is the balance credited to me?</li> </ul> | <i>RETAINER OR HOURLY RATE.</i>   |  |
| Will you, or will anyone else in your office, receive any commissions or other compensation as a result of investments you recommend to me?   | <i>No</i>                         |  |
| <b>STANDARD OF CARE AND REGISTRATION</b>  |                                   |  |
| Do you have a duty of loyalty to any party other than your clients?   | <i>No</i>                         |  |
| Do you engage clients in a fiduciary relationship ( <b>keep their best interests above all others</b> )   | <i>ACT AS A FIDUCIARY</i>         |  |
| Are you a Registered Investment Advisor with the US Securities and Exchange Commission and/or with the appropriate regulatory authorities in this state? What is your file number?  | <i>CA REGISTERED FILE #126934</i> |  |
| If you are not registered, under what allowable exception are you conducting business?  | <i>N/A</i>                        |  |
| Will you sign a Fiduciary Oath? (Advisors with conflicts generally will not do this)  | <i>YES!</i>                       |  |
| <b>NOTES &amp; OTHER QUESTIONS</b>  |                                   |  |