

COMPETENCE

What is your highest level of formal education?	<i>HONORS MBA</i>	
What financial planning designations do you hold? <ul style="list-style-type: none"> • CERTIFIED FINANCIAL PLANNER (CFP®) • Enrolled Agent (Admitted to practice before the IRS) • NAPFA-Registered Financial Advisor (Fee-Only, Fiduciary Level Advisors) 	✓✓✓ ✓✓✓ ✓✓✓	
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? <ul style="list-style-type: none"> • National Association of Personal Financial Advisors (NAPFA) • Alliance of Cambridge Advisors (ACA) • Financial Planning Association (FPA) • National Association of Enrolled Agents (NAEA) 	<i>NAPFA</i> <i>ACA</i> <i>FPA</i> <i>NAEA</i>	
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? (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>	
COMPENSATION		
How are you compensated? <ul style="list-style-type: none"> • Fee-Only (eliminates most conflicts of interest providing better results for clients) • Commission-Only • Fee and Commission • Fee Offset 	<i>FEE-ONLY</i>	
How is your compensation calculated? <ul style="list-style-type: none"> • Fee-only: do you receive a retainer, a percentage of assets, an hourly rate, or other? • Commission: what percentage of your income comes from commissions on a) insurance, b) annuities, c) mutual funds, d) limited partnerships, e) stocks & bonds, f) coins, tangibles, collectibles, g) other • Fee and commission: are your fees capped? • Fee offset: if commissions exceed the fee, is the balance credited to me? 	<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>	
Are your fees tax-deductible?	<i>YES</i>	
COMPLIANCE		
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 no, under what allowable exception?	<i>N/A</i>	
Do you engage clients in a fiduciary relationship (keep their best interests above all others), or do you owe your first duty to another party?	<i>ACT AS A FIDUCIARY</i>	
Will you sign a Fiduciary Oath? (Advisors with conflicts generally will not do this)	<i>YES!</i>	
NOTES & OTHER QUESTIONS		