



## Advantages Of Working With A Fee-Based Advisor

*We're Process Oriented NOT Product Oriented*

1) No bias on investment recommendations.

*(No commissions no commissions paid to the Registered Investment Advisor)*

2) The registered investment advisor's incentive is to grow your account.

*(The advisor is paid a percentage of assets under management)*

3) Access to the widest range of investment choices available.

*(We offer stocks, bonds, treasury notes, bonds, load and no-load mutual funds, exchange-traded funds, CDs, options, alternative investments and hedge funds.)*

4) Quality customer service and investment analysis for your account.

*(The advisor can focus on the client's accounts instead of generating new clients)*

5) Flexibility using one account for many investments.

*(Consolidated statements make it easier to understand)*

6) Low cost and fees for your investments.

*(We use TRADE-PMR as your discount broker)*

7) No worry of having your account churned.

*(The Registered Investment Advisor does NOT earn a commission, and therefore has no incentive buy or sell investments unless it's in your best interest)*

8) You receive professional advice on managing your account.

*(A professional advisor to guide you instead of doing it alone)*

9) Ability to transfer between many mutual fund families with no fee.

*(Using the "no-fee network" gives you maximum flexibility with no cost)*

10) You will be more informed about your investments.

*(Monthly statements and computer access to daily account information)*

11) No long term commitment to working with the advisor.

*(You can choose to end the relationship at any time for any reason)*

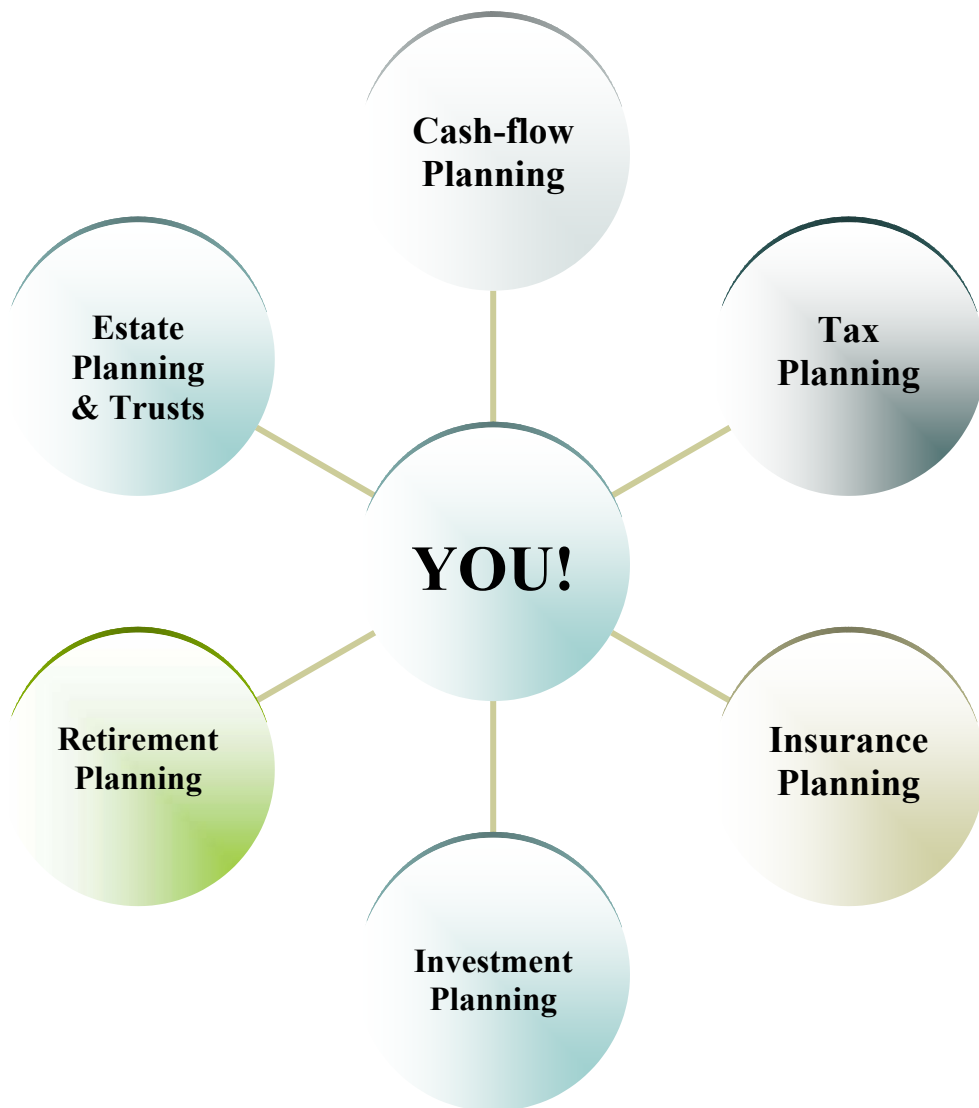
## **How We Receive Compensation:**

Unlike full-commission brokers, whose compensation is tied to trading activity or the sale of investment products, fee-based investment managers provide customized advice designed to help you meet your financial objectives. You and your advisor have the same goal: to help increase your net worth and achieve your overall investment objectives.

Because the advisor is paid by assets they manage their incentive is to grow the account instead of generating new clients to sell products. Fee-based advisors will work hard to maximize your portfolio performance because they receive more income as your account grows.

### **The benefits of fee-based investment management:**

- **No conflict of interest**
- **No pressure to buy or sell investments**
- **Personal, ongoing relationship with your advisor**
- **You and your advisor have the same goal: help you reach your Dreams & Goals!**
- **A simple, holistic approach—we can handle all of your financial needs.**



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