

## Does your Advisor treat your money as if it was his or her own?

In a fee-based relationship, your Financial Advisor has a legal responsibility to put your best interests above their own. Knowing that your Advisor is on your team gives you one less thing to worry about.

### The advantages of a fee-based relationship with your Advisor

- Increased transparency surrounding fees and expenses. In the past, Advisor compensation was typically done on a transaction basis—with those charges subtracted either at the time of purchase, annually or upon a sale.
- Less conflicts of interest. Fee-based Advisors have no financial incentives to push one investment over another or to recommend a costly change in your portfolio.
- The fee-based structure helps to foster the development of stronger relationships and better communication, enabling your Advisor to offer more personalized, knowledgeable support.

- Paying a management fee gives the investor more CONTROL over the relationship. You can change investments or move your account at any time without accruing additional costs.

### Guidance with YOUR best interest at heart

Your Financial Advisor helps you make the important decisions that impact your hard-earned money, and as a result, the relationship should be built on the foundation of complete trust. As an investor, you should never have to worry about whether or not your Financial Advisor is taking advantage of you.

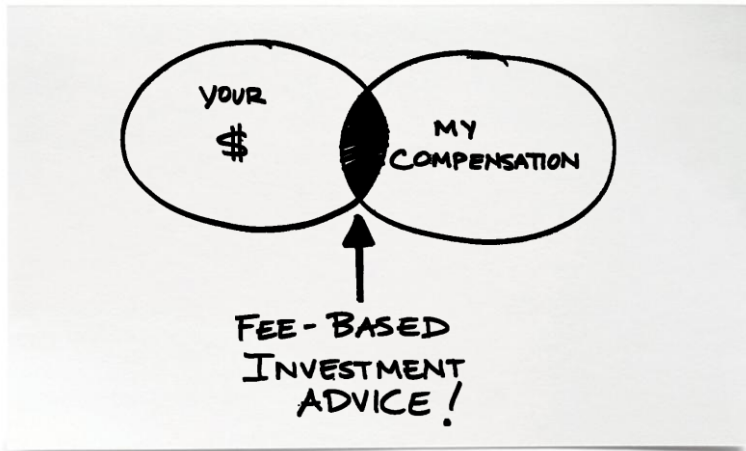
When you enter into a fee-based relationship, your Financial Advisor is subject to oversight by the Securities and Exchange Commission (SEC) and state securities regulators. An Advisor is legally and ethically bound by a “fiduciary standard,” meaning that they must place the interests of his or her clients above their own. This is an important distinction, because if your Advisor is not a “fiduciary,” they are not required by law to do what’s best for you.

### Find an Advisor whose goals align with your own

In the last 10 years, we’ve seen what can only be described as unprecedented stock market volatility. Many industry experts argue that the days of “set it and forget it” until you retire are over, and that Advisors must now take a more active role in the management of client portfolios. But what kind of Advisor should you align yourself with? One whose compensation is based upon the NUMBER OF TRADES in your portfolio? Or an Advisor whose compensation is based upon the VALUE of your portfolio?

**You should never have to worry about whether or not your Financial Advisor is taking advantage of you.**





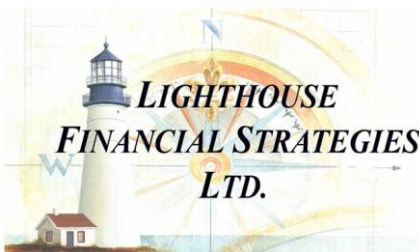
## My compensation is linked to your success.

### How do I learn more about fee-based investment advice?

Your Financial Advisor is appropriately registered to offer fee-based services, and would love to sit down with you to discuss the benefits of the model.

### As your Financial Advisor, I will:

- Strive to develop a deeper, long-term relationship with you, for a better understanding of your goals. By understanding where you have been on your financial journey, I can help you get to where you want to be.
- Work to grow your portfolio, caring for it as though it were my own. The more successful I make you, the more successful I will be. It's a "win-win" relationship.



### Advisor and client are on the same side of the table

Wouldn't you rather have your Financial Advisor's compensation tied to their performance? With a fee-based relationship, the days of wondering whether or not your Financial Advisor's goals were aligned with your own are officially over. Simply put, you pay an annual fee (usually on a percentage basis) for the services and product-neutral investment advice you receive. Because the fee is a percentage of your overall account value, as your account value rises or falls, your Advisor's compensation rises and falls with it. In a fee-based relationship, you and your Financial Advisor are on the same side of the table, working toward a common goal.

### Are there other advantages to a fee-based relationship?

In addition to a clearly defined fee structure and a customized plan driven by your goals, a fee-based Financial Advisor has access to valuable resources and investment tools to help you make the most appropriate decisions regarding your money. These resources include an advanced investment platform and reporting system designed with the client in mind, and a model management system created to provide ultimate flexibility.

The ability to receive reports that present, in layman's terms, the state of your portfolio, and the flexibility to make changes on the fly that can only help you form a more effective partnership with your Financial Advisor. As you take a more active role in your investment portfolio, your Advisor will be able to better understand your goals and alter your strategy to match them.