The following questions are designed to help you see "behind the curtain" of any firm with whom you might entrust your financial future.

Are your recommendations truly in my best interest?

Imagine going to your doctor with a concern about your heart, and before running any tests, the doctor tried to sell you a pacemaker. The doctor then explained that you needed to act today before prices went up. Later you learned that the doctor was paid extra to promote this particular brand of pacemaker. While absurd for the medical profession, this scenario closely resembles much of the investment world.

As a firm, we take very seriously our Fiduciary duty to always act in the client's best interest (vs. just trying to sell you a product). In addition to a legal obligation, for more than 25-years, our firm has been built on a foundation of placing the client's interest before any thoughts of our own compensation. We recommend for clients the same investment strategies used in our personal accounts and the accounts of our immediate family members. Our commitment to honest and ethical behavior has allowed us to build a very successful firm.

Will your recommendations be primarily focused in one area, or will your recommendations be comprehensive in nature? In other words, will I need to find another advisor for advice in other areas?

For our clients, we serve as a single point of contact for all their financial needs. As a CERTIFIED FINANCIAL PLANNER™ this includes coordinating every aspect of their financial needs. Each of our clients has a financial plan and Financial Action Checklist detailing all of the actions needed to achieve their financial goals. As needed, these action items are coordinated with accountants, attorneys and other professionals.

Do you have the knowledge and experience necessary to successfully navigate the complicated financial planning and tax world to achieve my financial goals?

Matthew Jarvis is a CERTIFIED FINANCIAL PLANNER (CFP) and has a bachelor's degree in Business Finance. Each year he studies more than 8,000 pages of financial text and is mentored by the country's top minds in financial, legal and tax planning. He has been serving clients for more than 10 years, managing a portfolio of more than $140 million. In addition, Matthew continues to be mentored by his father, Nathaniel Jarvis who is also a CERTIFIED FINANCIAL PLANNER™. Nathaniel has been serving clients for more than 29 years.

How many clients do you serve and how does their situation compare to mine?

We currently serve approximately 150 clients, totaling more than $140m in combined assets. We have intentionally limited the size of our practice to ensure every client receives the service they require to achieve their financial goals. The majority of our clients are retired, or close to it. Our clients' investments range from $750,000 to over $10,000,000. We primarily focus on the investment, tax and legal issues related to retirement.

How often will I hear from you?

We typically meet twice annually. Client education is a big focus for our firm. We publish regular newsletters explaining what the headlines mean for our clients. We also hold client education events on an assortment of topics. Each quarter we mail a performance report that clearly displays what is going on in your accounts. In addition, clients are always welcome to call or email any questions or concerns to a dedicated client-only email address.

What will be my total investment expense, how much will you be compensated and where can I see this in writing?

As detailed in our client agreements, each quarter we deduct a fee equal to 0.25% (one quarter of one percent) directly from the accounts under our management. This deduction is detailed in the quarterly statement we provide to every client. To put this fee in perspective, *most days* the stock markets move more than 0.25%. The majority of the invest funds we use have an internal expense of less than 0.3% annually. *The combined expense is almost half the industry average*.

It only makes sense to hire a financial advisor, or any professional, if the services they provide exceed the fees being charged. In other words, the time and effort saved, plus the tax savings and potentially increased investment returns need to exceed 0.25% quarterly (1% annually). The financial plan we present to you will clearly quantify the benefits you will receive.

Will you help me solve any and all financial problems I may encounter?

Yes. We have assisted clients in solving an assortment of financial issues such as 401k plans, IRS audits, family deaths, disability, tax issues, real estate, debt, Social Security, Medicare, health insurance, college, gifting and almost any other financial issue imaginable. While we certainly don't have all the answers, through our network of resources, we will not stop until a solution has been found.

Where do you keep my money and how can I see it?

For your convenience and safety, we use Fidelity Wealth Services as the custodian for our client assets. Fidelity administers more than $4.3 Trillion in assets. As custodian, Fidelity holds your funds and provides reporting to you and the IRS. Your accounts can be viewed at any time at www.Fidelity.com.