

# Fair Compensation...



## ...for Education, Training & Experience

### COMPENSATION:

People often have questions regarding how their financial advisor is compensated. Currently Dan is not charging a fee to complete economic-driven financial planning on your behalf. He is paid when you choose to implement strategies which are tested and can demonstrate efficiencies. It is important to keep in mind that any time a fee is paid it takes away from your ability to build wealth. Dan is committed to working with you to teach you how to implement strategies which may assist you in building and enjoying wealth with less risk. Part of this is accomplished through reducing your costs.

Where active money management is involved, compensation occurs through an ongoing management fee. There are times, however, with certain financial tools where you may be better off long-term by paying an upfront commission and eliminating ongoing expenses. On a case by case basis, when suitable and allowable, the efficiency of various approaches will be offered.

When it comes to investing, it is important to understand trends regarding compensation. Trends are influenced by opinions which have developed in society, whether founded or not. This in turn has influenced politics, regulation changes and compliance which stipulate how compensation must take place. In certain situations, Dan may not be able to offer options in terms of how you compensate him for serving

you. Something that has led to mistrust of the financial industry is the lack of transparency regarding all expenses.

Dan believes the value he can bring to you because of his education, training, studies, experience, philosophies and ability to analyze your situation from a macro-economic perspective could provide you with overwhelming value in exchange for compensation earned. One of the keys is his assurance that compensation is a topic you should feel free to discuss.



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