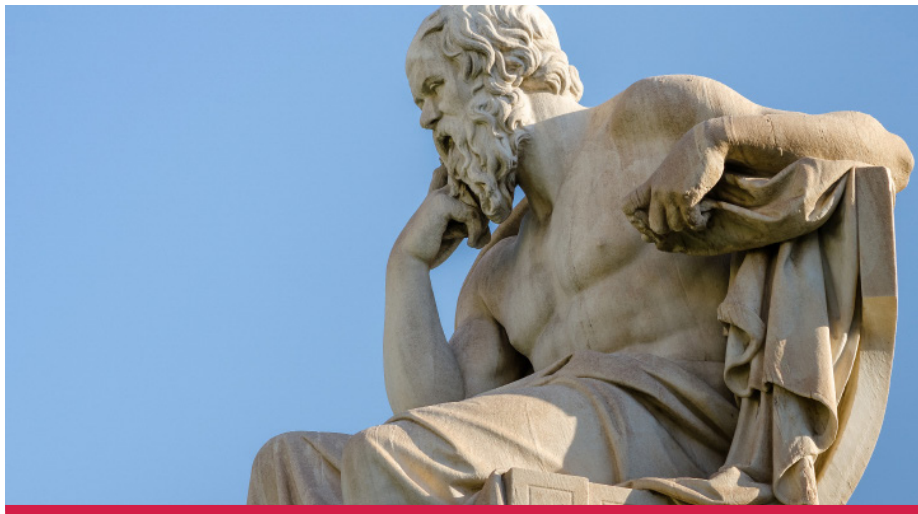


An Economic Approach...



...for Financial Efficiency

FINANCIAL PLANNING PHILOSOPHY

It is important to know your advisor's philosophy regarding financial planning. Dan is a CFP® who adheres to the steps in financial planning laid out by the CFP board. However, he sees the emphasis of traditional financial planning is too one dimensional with a planning bias towards taking “an investment-only approach” to building potential financial security. This one-sided approach can only work if investments pan out — a risky and avoidable approach.

Dan adheres to a philosophy which acknowledges that all financial decisions are interrelated and therefore need to be viewed as being interdependent. It could be described as being a three dimensional approach to finances. A three dimensional approach acknowledges how financial strategies are interrelated. When we view your finances in this way over time, they become four dimensional. By approaching your finances in a 4D manner, similar results to an “investment only approach” can be accomplished, potentially with less risk.

Comprehensive financial planning goes beyond investments. Risk planning generally involves protection with insurance. Addressing adequate savings and liquidity, cash flow, the flows of money and debt structure also need attention. Dan will not help you budget, but he will provide you with resources when you need this type of assistance. Retirement planning, tax planning, estate planning and estate planning coordination are all important. All of these topics, and perhaps others, will be addressed at one level or another as you work with Dan.

Dan believes that it is important that he always does what is in your best interest. That is why he believes it is important to spend time with you, helping you to learn. Financial advisors may provide advice which they believe to be helpful. That advice is going to be heavily influenced by their past training, experience, etc.

Dan's background, training, personal and professional study and research has exposed him to a large cross section of knowledge in the industry. He can now apply techniques to your situation through a macro-economic lens. This is different from the lens of one approach or a one-product solution. This has helped him to formulate strategies he can offer to you which he believes are in your best interest.



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