



7. Are you currently engaged in any other business, either as a sole proprietor, partner, officer, employee, trustee, agent or otherwise? (Exclude non-investment related activities which are exclusively charitable, civic, religious or fraternal and are recognized as tax-exempt.)

Yes  No

(If yes, please explain)\_\_\_\_\_

8. Will you or an associate work with me?

I will  An associate will  Act as a Team

(If an associate will be my primary contact, complete questions 1-8 for each associate as well.)

9. Will you sign the Fiduciary Oath below?

Yes  No

Fiduciary Oath

The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor.

The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product. The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

*Following the NAPFA Fiduciary Oath means I shall:*

- \* *Always act in good faith and with candor*
- \* *Be proactive in disclosing any conflicts of interest that may impact a client*
- \* *Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product*

\_\_\_\_\_  
*Signature*

10. Do you have a business continuity plan?

Yes  No

(If no, please explain)\_\_\_\_\_

**Compensation**

Financial planning costs include what a client pays in fees and commissions. Comparison between advisors requires full information about potential total costs. It is important to have this information before entering into any agreement.

11. How is your firm compensated and how is your compensation calculated?

Fee-Only (as calculated below):

Hourly rate of \$ 220/hour 20% discount given to public service employees including but not limited to firefighters, police officers, educators and active in inactive military personnel, including MOAA. 10% discount given to members of Motley Fool.

Flat fee (Range and Explanation)

Annual Advice and Review Program (minimum fee \$750, billed quarterly)

Annual Retainer Program (minimum fee \$2,400, billed quarterly)

Percentage .1% to 1% of Assets

(AUM, Net worth, etc.)

Commissions only; from securities, insurance, and/or other products that clients buy from a firm with which you are associated.

Fee and Commissions (fee-based)

Fee Offset, (charging a flat fee against which commissions are offset.) If the commissions exceed the fee, is the balance credited to me?  Yes  No

12. Do you have an agreement describing your compensation and services that will be provided in advance of the engagement?

Yes  No

13. Do you have a minimum fee?

Yes  No

(If yes, please explain) For the Annual Advice and Review program (\$750) and the Annual Retainer Program (\$2,400)

14. If you earn commissions, approximately what percentage of your firm's commission income comes from: **NOT APPLICABLE**

\_\_\_\_\_ % Insurance products

\_\_\_\_\_ % Annuities

\_\_\_\_\_ % Mutual Funds

\_\_\_\_\_ % Other: \_\_\_\_\_

\_\_\_\_\_ % Stocks and bonds

\_\_\_\_\_ % Coins, tangibles, collectibles

\_\_\_\_\_ % Limited Partnerships

15. Does any member of your firm act as a general partner, participate in, or receive compensation from investments you may recommend to me?

Yes  No

16. Do you receive referral fees from attorneys, accountants, insurance agents, mortgage brokers, or others?

Yes  No

17. Do you receive on-going income from any of the mutual funds that you recommend in the form of "12(b)1" fees, "trailing" commissions, or other continuing payouts?  
 Yes  No
18. Are there financial incentives for you to recommend certain financial products?  
 Yes  No  
 (If yes, please explain) \_\_\_\_\_

**Services**

Financial planners provide a range of services. It is important to match your needs with services provided.

19. Do you offer advice on? (check all that apply)
- |                              |                                     |                     |                                     |
|------------------------------|-------------------------------------|---------------------|-------------------------------------|
| Goal setting                 | <input checked="" type="checkbox"/> | Estate planning     | <input checked="" type="checkbox"/> |
| Cash management & budgeting  | <input checked="" type="checkbox"/> | Insurance needs     | <input checked="" type="checkbox"/> |
| Tax planning                 | <input checked="" type="checkbox"/> | Education funding   | <input checked="" type="checkbox"/> |
| Investment review & planning | <input checked="" type="checkbox"/> | Retirement planning | <input checked="" type="checkbox"/> |
- Other: \_\_\_\_\_
20. Do you provide a comprehensive written analysis of my financial situation and recommendations?  
 Yes  No
21. Do you offer assistance with implementation with the plan?  
 Yes  No
22. Do you offer continuous, on-going advice regarding my financial affairs, including advice on non-investment related financial issues?  
 Yes  No
23. Other than receiving my permission to debit my investment account for your fee, do you take custody of, or will you have access to, my assets?  
 Yes  No  
 If the client so chooses and only if participating in one of the ongoing management programs. Non-discretionary/must receive permission from client to make trades.
24. If you were to provide me on-going investment advisory services, do you require "discretionary" trading authority over my investment accounts?  
 Yes  No

**Regulatory Compliance**

Federal and state laws require that, under most circumstances, individuals or firms holding themselves out to the public as providing investment advisory services are required to be registered with either the U. S. Securities & Exchange Commission (SEC) or the regulatory agency of the state in which the individual/firm conducts business.

25. I am (or my firm) is registered as an Investment Advisor?  
X Yes (In the State of Massachusetts)  No

Please provide your Form ADV Part II or brochure being used in compliance with the Investment Advisors Act of 1940. If not registered with either the SEC or any state, please indicate the specific reason (regulatory exemption or other reason) for non-registration.

*Please Note:*

A yes or no answer requiring explanation is not necessarily a cause for concern. We encourage you to give the advisor an opportunity to explain any response. Information geared to the investing public can be found on the Securities & Exchange Commission website ([www.sec.gov](http://www.sec.gov)) under the "Investor Information" section.

*This form was created by the National Association of Personal Financial Advisors (NAPFA) to assist consumers in selecting a personal financial advisor. It can be used as a checklist during an interview, or sent to prospective advisors as a part of a preliminary screening. NAPFA recommends that individuals from at least two different firms be interviewed.*