

***Why did you become a financial planner?***

There are lots of reasons. While I was working as an engineer for many years, I found myself constantly advising co-workers about choices in their 401(k), picking the best benefits, and providing tax tips. I had successfully invested my personal savings for many years and then co-founded an investment club with colleagues so we could improve our investing together. I've always enjoyed helping others organize and improve their finances. When my parents passed away unexpectedly a number of years ago, their estate and investments were pretty well organized. They had hired an attorney and setup a living trust and wills, but a bit more planning would have saved quite a bit in estate taxes. I vowed to make sure that I would do better for my clients and friends. I come from a family where giving service is very important, and I'm proud to continue that tradition.

I also wanted to make sure that middle class individuals have access to professional planning, whether on an as-needed or ongoing basis. Unlike many other investment advisors, I have no minimum account requirements. I find being of service to others and bettering their lives as very rewarding. I love finding a way to help a client achieve their dreams, whatever they may be. After all money is a tool to allow you to do what you want in life, to achieve your goals.

***What is your educational background and experience as it relates to personal financial planning?***

My original university education is in Electrical Engineering which gives me an analytic approach to financial planning. I've been investing for more than 25 years and I co-founded an investment club that has consistently made money in bull and bear markets. I earned my Professional Financial Planning Certificate from UCLA. It is a 2 year extensive program that covers all aspects of comprehensive Financial Planning and prepares one for the Certified Financial Planner™ designation granted by the CFP Board. I passed the two day CFP® national exam which had a 55% pass ratio. The CFP® is the most respected designation for financial planning in the US, requiring knowledge of all areas of planning.

***What are your financial planning credentials/designations and affiliations?***

I have a Professional Financial Planning Certificate from UCLA and have passed the CFP Board's national exam. I am a member of the Financial Planning Association (FPA) and an affiliate of National Association of Personal Financial Advisors (NAPFA) whose members are not allowed to accept any commissions or product sales fees. Both groups give me access to other professionals to support my work with my clients. I've teamed up with Associated Financial Planners, a network of similar minded planners whose goal is to educate consumers about financial planning.

***Are you a Fiduciary?***

Yes I am. That means I put your interests before my own. I work for you and not any bank, broker, or insurance company. This is the highest standard in the industry.

***Please describe your most common engagement / service provided and the type of client you target?***

I generally work with two different types of clients, those who want to manage their own investments and those who want professional money management.

The first group includes do-it-yourselfers who want a second opinion, those who need help organizing and planning their finances including retirement planning, and those who want a professionally designed portfolio that they can implement and monitor themselves. Advice can range from a specific problem to a comprehensive financial plan including estate planning and is generally provided on an hourly basis. Ongoing guidance is always available.

The second group includes clients wishing to delegate the daily activities of monitoring, trading, and tracking their investments, and includes on-going investment supervision and monitoring. Services are

priced based on portfolio size and complexity.

Our flexible model allow us to serve a wide variety of clients. That's very exciting to me because I can help people in very significant ways that have a lasting positive impact on their life. What could be more rewarding than that?

***Are you a registered representative of any broker/dealer? Are you a licensed insurance agent with any company or agency?***

No. I am not. Several years ago when I was researching this industry, I found that most people who held themselves out as financial planners were actually in the business of selling insurance or stock. People definitely need insurance agents and brokerage accounts. I'm sure that some insurance agents or brokers are very good financial planners, but in my research it seems to me getting financial advice from a stockbroker or insurance agent was like my doctor working for the drug company. The more pills he or she sells, the more money they make. He can be very good and compassionate, but his interest is ultimately in making the sale because that's what pays his mortgage. This built-in conflict of interest and limited product choices makes it hard for them to be unbiased. Clients need recommendations from a source who doesn't have financial stake in their purchase, which is why we sell no products.

I use BrokersXpress as a custodian for managed accounts, since their pricing is advantageous for my clients. I work with them as a Registered Investment Advisor, not a broker, and no commissions are ever paid to me or my firm.

***Are you a registered investment adviser?***

I am a Registered Investment Adviser in the state of California.

***How are you compensated? Where may I find your ADV Part II disclosing this?***

I work only for you. I am a fee-only financial planner. This means that I receive no commissions or third-party compensation. When we meet for our 'Getting Acquainted' meeting, we will determine the size and scope of your project, and I will let you know how much it's going to be. I work by the hour, by the project based on my hourly rate, or you can join our workshop series. Whichever you're more comfortable with. I also provide money management for clients that desire it, but it is not required. You may call or e-mail us to request a copy of my ADV Part II which details exactly how we work and are compensated.

***Do you have minimums for assets, account size, annual fees paid, etc? And what is your typical fee or charge for an initial engagement?***

I don't require minimums for anything. Really the only thing I require is that you be more committed to your finances than I am. This may seem easy but I'm pretty committed! As far as fees, they vary based on your needs. A few simple questions may take a couple of hours of our time. On the other of the spectrum is someone who wants a comprehensive plan and who has a complicated situation; we could spend several thousand dollars worth of time on their plan. Many people try to compare our rates to the "free" financial advice that is offered at commission based financial service providers. Many people don't realize that they're actually paying much more for the free advice that they would at Hartman Financial Planning or another fee-only planner. The price you pay a commission based provider comes in two forms. The first is the actual commission that you pay. These commissions are sometimes difficult to discern and often disclosed in fine print, but usually 5% or more of the product sold to you. The second way that commission based providers can cost you is in the inappropriate recommendation of products. A lot of these advisers are only educated in the products they sell. They may honestly believe that they're selling you the best product for you when the reality is that it is only the best product of their company's offering, not the best thing for you. We don't have that problem. We're not limited by products or

product lines.

***Do you provide a written agreement detailing the total amount of compensation and services that will be provided in advance of an engagement?***

At the time of our initial engagement we go over our written contract. It details what we'll do and how much the fee will be. It's written in plain English and there's no small print.

***Do you provide a thorough written analysis of one's financial situation and recommendations?***

No matter which avenue you choose, whether it's the workshop series, a partial plan or a full plan, you will always have a written analysis of what we've done and what we recommend including a list of action items and anticipated schedule. Finances can be so overwhelming that we forget the details and the details are very important, so they're always written out for you.

***Do you offer assistance with implementation with the plan?***

If you need help to put it all together, we do offer implementation of service at a reduced rate. We want to make sure you get what you need, and most importantly that you get it done. We can help you with as little or as much as you want.

***Will you provide a second opinion or one time review?***

Of course we'll provide you with a second opinion. Some people like the peace of mind of making sure that what their insurance agent recommended is appropriate for them. We definitely understand this and are happy to do that for you.