



AMES PLANNING ASSOCIATES, INC.

A FINANCIAL LIFE PLANNING FIRM

## How Ames Planning Associates Compares with Commission-Based Services

There are many ways to compare the services of Ames Planning Associates (APA) with a commission-based service. Here are just a few:

**1. Lack of conflict of interest** — APA has only one reason for indicating that you buy or sell any investment security in your portfolio — because, after performing our regular, objective analyses, we find and recommend that it's in your best interest to do so. When our review of your portfolio indicates that a change is recommended, our promise to you is to search for the best, most cost-efficient security that will match your risk tolerance and goals. We receive no commissions, no “trails,” no fees from any source other than the fees we receive from our clients.

**2. Aligned interests** — Because our fee is related to the size of your portfolio, as your assets grow, so, naturally, will our fee. With commission-based planners, growing assets, in most cases, do not affect their income unless they can find a reason to “trade,” thus receiving additional commissions.

**3. Independence** — APA has no business relationship with any product provider. We select securities for you only because, after our extensive analyses, they “prove out” to be the best choices.

**4. You know exactly how much you pay for our services** — Most financial “advisor” fees are commission-based, using any number of “Class” shares to mask the real cost of their service. These ruses confuse and confound the average investor, resulting in much higher costs than the vast majority of investors either expected or thought they were paying.

**5. Exacting performance reports are supplied** — Your portfolio performance is reported to you every quarter so you can see with precision how we are doing on your behalf. Most commission-based advisers do not supply performance reports.

**6. Tax reporting** — We provide data that can be attached to your Schedule D for tax reporting for all transactions that we carry out. You don't have to dig around in your records for cost basis, dates of sale, etc. The commission-based adviser tends NOT to provide this information, leaving you to maintain all those time-consuming tax details or pay someone else to do it for you.

**7. Comprehensive services** — We encourage you to use us to review all aspects of your financial life, such as estate planning, education planning, tax planning, benefits planning and risk analysis, which are all included in the annual fee you pay us.

**8. CERTIFIED FINANCIAL PLANNER™ (CFP®) professional, NAPFA and fiduciary** — Anyone can call himself or herself a financial planner. Only those who obtain the required education, pass the 10-hour national board exam, and have the requisite financial planning experience can call themselves a CERTIFIED FINANCIAL PLANNER™. Only “pure,” fee-only financial planners can belong to NAPFA®, the National Association of Personal Financial Advisors. We have earned this distinction and are one of fewer than 900 such members worldwide. In the fiduciary world, fewer than 400 financial advisors worldwide have also achieved the designation of Accredited Investment Fiduciary Analyst™, as has our principal. At Ames Planning, we have chosen to achieve the *highest standards existent in the profession.*

Learn more at [www.amesplanning.com](http://www.amesplanning.com)