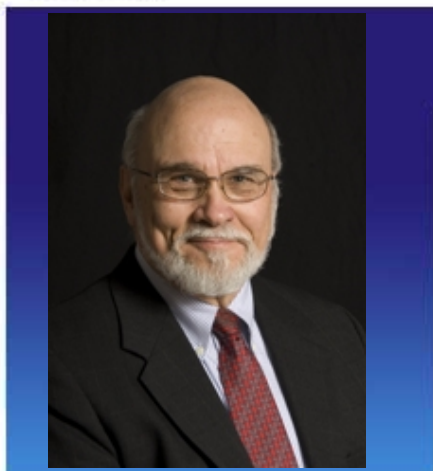


Profile:



Harv Ames | ★★★★★

www.amesplanning.com; www.financiallifeplanner.com

Business Philosophy

We are an independent, client-centric, comprehensive fee-only financial life planning firm. As fiduciaries, our clients' interests come first - always! We provide prudent, objective, independent, comprehensive advisory services. No commissions, no surprises, nothing but client-centered, full-service financial and investment management services. Come take the "high road" with us.

Financial Background

I have the following degrees or years of college: University of Colorado - BA - International Affairs
University of Colorado - MBA - Finance and Management
College for Financial Planning - CFP;
University of Pittsburgh - AIFA; American College - ChFC, CLU

I have the following years of financial services experience: 28

I hold following certifications and designations: CFP®, AIFA®, ChFC®, MBA - Finance and Management

I am a member of the following associations: FPA
New Hampshire Estate Planning Council,
The Nazrudin Project - Financial Planning
"ThinkTank" (International)

I am a member of a firm or team of professionals

Total number of professionals:	3
Combined years of experience:	48+
Combined number of degrees:	8
Combined certifications:	CFP®, AIF®, AIFA®, ChFC®, NAPFA-RA, CLU® MBA - 2 practitioners

Advisor Comments

We are a team, we work as a team, we all serve our clients - comprehensively, compassionately, intently. We love our profession, the work we do and the good we bring to our relationships with our clients. We are intensely involved in our profession, locally, regionally and nationally. Two of us are five-star Paladin advisors, Harv is honored to have been invited to be on the Paladin Registry Advisory Board. He also serves nationally on the Certified Financial Planner Board Disciplinary and Ethics Commission, one of nine national members providing consumer protection "oversight" of over 55,000 CFP Professionals. We follow the Fiduciary Oath: serving the best interests of our clients, first and foremost!

Licensing and Compliance

I am a Registered Investment Advisor:	Yes
I am an Investment Advisor Representative:	Yes
I acknowledge I am a fiduciary	Yes
I take discretion for investment decisions	Yes
I hold the following security licenses:	None
My CRD or IARD number is:	107703
My Broker/Dealer is:	None
I hold the following insurance licenses:	None
My insurance license number is:	None
My compliance record has:	No Disclosures
My criminal record has:	No Disclosures

I agree to provide full disclosure to all investors who hire me through the Registry. The disclosures include: Potential conflicts of interest, compensation, and investment expenses.

Advisor Comments

We accept only very limited discretion on client accounts - to complete client transactions after their approval of recommendations. We hold not moneys or securities in custody. Although not currently insurance licensed (we accept no commissions, being fee-only advisors), I have earned the CLU designation - Chartered Life Underwriter - an accreditation that involves long, deep study of insurances and represents the most important insurance credential. I feel it important to keep "current" in this field as well as the numerous other critical fields within financial planning.

Minimums and Compensation

My minimum fee for an initial meeting is:	
My minimum asset requirement is:	\$ 500,000
My method(s) of compensation are:	
Planning services:	Asset-based fee Fixed fee Hourly fee
Investment Services:	Asset-based fee Fixed fee Hourly fee
Project Services:	Fixed fee,Hourly fee

Advisor Comments

An initial consultation is free. We believe that "discovery" is a very important initial step in the process of establishing a relationship. Should there be a "meeting of the minds" between the client and our firm, then we proceed to the steps indicated by the client's needs...and direction. We hope to establish long relationships with our clients...for fullest client benefit.

Professional Services

Financial Services:	
- Planning services	
- Investment advisory services	
Planning services:	Financial, Retirement, College, Estate, Tax, Charitable, Other: Fiduciary Reviews and Analyses; Divorce Financial Mediation; Expert Testimony in Financial Areas

Investment services:	Strategy development, Written investment policy, Asset allocation, Money manager selection, Asset management, Performance reporting, Tax efficient strategies, Other: Modeling and risk/return analysis
Project services:	Financial planning by the hour, Financial tune-ups, Other: We also offer Fiduciary reviews and analyses, financial divorce mediation, financial expert testimony and other similar expert work.

Advisor Comments

This firm, with an Accredited Investment Fiduciary Analyst and an Accredited Investment Fiduciary, offers fiduciary advisory services especially meaningful in light of the PPA (Pension Protection Act of 2006) and the higher requirements put on those in positions of Trustee for 401(k), 403(b) and other retirement plans.

Client Services

I provide services to the following number of clients:	155 (Comprehensive)
I provide services for the following amount of assets:	\$ 92,000,000
I supplement meetings with telephone calls:	
I provide services to remote clients:	

Advisor Comments

We have clients across the United States and overseas. While we believe it to be very important, especially in the early stages of an engagement, to have face-to-face meetings, over the longer term clients often choose to limit meetings to once or twice a year. For those clients who are "afield," I try to visit each at least once annually...especially if their travel plans don't bring them to New England, or other exigencies preclude their presence in this area. We enjoy our clients...and look forward to our regular visits!

Certification

<input checked="" type="checkbox"/>	I certify that all of the information in my professional profile is complete, accurate, and current.
Name:	Harv Ames
Most Recent Update:	10-13-2008