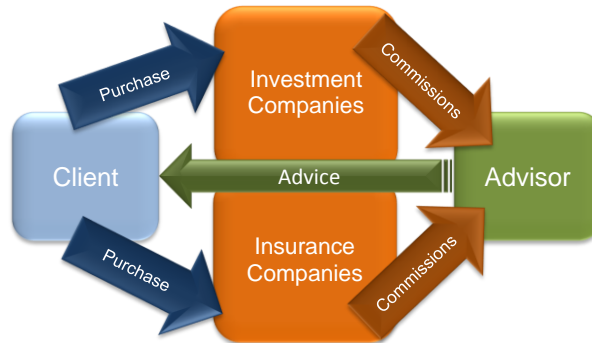


Follow the Money

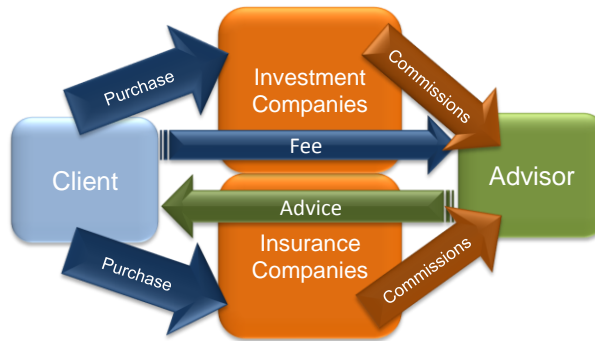
It seems like all financial advisors claim to provide independent, objective and unbiased advice in your best interest. If you're looking for objective advice, find out how your advisor is paid:

Commission-Based Advisor



Investment and insurance companies pay advisors commissions to recommend their particular products. Logically, the highest commissions are usually tied to high cost products. This creates a strong incentive to recommend them, and to present them as favorably as possible to the client.

Fee-Based Advisor



With stories of abuse increasingly common, some investors began seeing commissions as bad and fees as good. In response, a number of firms began charging fees *in addition* to commissions - calling it 'fee-based' advice. It sounds similar to 'fee-only,' but the conflict of interest still exists.

Fee-Only Advisor



'Fee-only' refers to the method of compensation in which advisors are only paid fees directly by their clients, and do not accept commissions. This removes incentives to recommend products that might not be in your best interest; and you are opened up to the full spectrum of vehicles available - including cost efficient insurance and exchange traded funds.
