LYNCH
FINANCIAL ADVISORS

916.772.3103 phone
916.772.3104 fax
info@lynchfinancialadvisors.com

As a registered member of the National Association of Personal Financial Advisors (NAPFA), Lynch Financial Advisors is the only firm in this group that provides fee-only comprehensive financial planning.

Comprehensive Financial Planning

	Lynch Financial Advisors	"Financial Planners" (American Express, Prudential)	"CPAs, Tax Accountants" (H&R Block)	"Insurance Agents" (New York Life, Met Life)	"Brokers" (Merrill Lynch, Morgan Stanley)
Financial Independence Planning	✓✓✓	✓			✓✓
Portfolio Analysis	✓✓✓	✓✓	✓	✓	✓
Retirement Analysis	✓✓✓	✓✓	✓	✓✓	✓✓✓
Estate Planning	✓✓✓	✓		✓	✓✓
Educational Planning	✓✓✓	✓✓	✓	✓✓	✓✓✓
Tax Planning	✓✓✓		✓		
Tax Preparation	✓✓✓		✓✓✓		
Tax Projection	✓✓✓		✓		
Stock Option Planning (NQ, ISO, ESPP)	✓✓✓		✓		
Life Insurance Review	✓✓✓	✓✓✓	✓	✓✓✓	✓
Other Insurance (home, auto, etc)	✓✓✓				
Rollovers, Pension Plans, Annuities	✓✓✓	✓✓✓	✓	✓✓	✓✓✓
Goal Setting	✓✓✓	✓	✓	✓	✓✓
Debt Management, Reduction, and Leverage	✓✓✓	✓			
Record Keeping & Spending Plan	✓✓✓				
Employee Benefits Review	✓✓✓				
Compensation Negotiation	✓✓✓				
Entrepreneurial Development / Small Business Coaching	✓✓✓				
Mortgage/Home Buying	✓✓✓	✓		✓	✓
• Fee Reduction	✓✓✓				
• Refinance Analysis	✓✓✓				
• Tax-Based Mortgage Analysis	✓✓✓				
Unlimited Advice	✓✓✓				

How Advisors Get Paid

	Lynch Financial Advisors	"Financial Planners"	"CPAs, Tax Accountants"	"Insurance Agents"	"Brokers"
Fee Only	✓✓✓		✓		
Commission		✓✓✓	✓✓	✓✓✓	✓✓✓
Hourly Rate		✓✓	✓✓		
Assets Under Management		✓	✓		✓✓

Color Key: Always ✓✓✓ Sometimes ✓✓ Rarely ✓ Never

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Financial Advisor Standards

	National Association of Personal Financial Advisors (NAPFA)	Certified Financial Planner	CPA w/Personal Financial Specialist	Chartered Financial Consultant
Compensation	Fee-Only all of the time	Fees and/or commissions	Fees and/or commissions (with disclosure)	Fees and/or commissions
Education Required for Admission	Three credits of advanced education in each of the following: income taxes, investments, estate planning, retirement planning and risk management	10-hour, two day comprehensive exam covering more than 100 financial planning topics	CPA with at least 100 points earned under the multiple entry point system, which includes passing a financial planning exam	Complete eight financial planning courses
Experience Required for Admission	Minimum 36 months engaged primarily in the provision of comprehensive financial planning services within the last 60 months, and including the most recent 12 months	With a bachelor's degree, three years working in the financial planning field. If no bachelor's degree, then five years working in the financial planning field	Minimum of 25 points in PFP experience within the five-year preceding application	Three years business experience. A bachelor's or graduate degree may qualify for one year
Peer Review Requirements	Peer review of a sample comprehensive financial plan	None stated	If requested, submit references of financial planning experience	None stated
Contuining Education Required	60 hours every two years. Includes at least five hours in each of six areas of financial planning. Each hour documented and records subject to audit	30 hours every two years. Includes at least two hours in ethics. Each hour documented and records subject to audit	60 points in personal financial planning, business experience and lifelong learning every 3 years	30 hours every two years

Source: NAPFA

"The most selective credential is membership in NAPFA" – *Newsweek April 2002*