

NAPFA COMPREHENSIVE FINANCIAL ADVISOR QUESTIONNAIRE

1. What is your educational background? Bachelor of Science in Business Administration and an Associate's degree in Accounting from Robert Morris University.
2. What are your financial planning credentials/designations in affiliations? I am a Certified Financial Planner® (CFP®), NAPFA-Registered Financial Advisor, Certified Financial Transitionist® (CeFT®), and Certified Divorce Financial Analyst® (CDFA®).
3. How long have you been offering financial planning services? I started working in the financial planning industry in March 1989.
4. Will you provide me with references from other professionals? Yes
5. Have you ever been cited by a professional regulatory governing body for disciplinary reasons? No
6. How many clients do you work with? This number is always fluctuating because some clients are on a project basis. I will stop accepting new clients if I have 100 clients that I am providing ongoing service.
7. Are you currently engaged in any other business, either as a sole proprietor, partner, officer, employee, trustee, agent or otherwise? No
8. Will you or an associate work with me? I will.
9. Will you sign the fiduciary oath below? Yes
10. Do you have a business continuity plan? I am affiliated with Garrett Investment Advisors, LLC who will step in if I am unable to act in my capacity as a financial advisor. Garrett Investment Advisors, LLC provides me with back-office services including preparation of Client Service Agreements, Regulatory filings, Invoicing and Discretionary Investment Advisory services.
11. How is your firm compensated and how was your compensation calculated? Fee-only either a hourly rate or a flat fee. If a client contracts me to provide discretionary investment management, the fee is based on a percentage of the assets being managed.
12. Do you have an agreement describing your compensation and services that will be provided in advance of the engagement? Yes
13. Do you have a minimum fee? No
14. If you were in commissions, approximately what percentage of your firm's compensation income comes from? I do not receive any commission.
15. Does any member of your firm act as a general partner, participate in, or receive compensation from investments you may recommend to me? No

16. Do you receive referral fees from attorneys, accountants, insurance agents, mortgage brokers, or others? No
17. Do you receive ongoing income from any of the mutual funds that you recommend in the form of a 12(b)1 fee, trailing commissions, or other continuing payouts? No
18. Are there financial incentives for you to recommend certain financial products? No
19. Financial planners provide a range of services. It's important to match your needs with services provided. Do you offer advice on: Goal setting, cash management budgeting, tax planning, investment review and planning, estate planning, insurance needs, education funding, and retirement planning? Yes, as applicable to each client
20. Do you provide a comprehensive written analysis of my financial situation and recommendations? Yes
21. Do you offer assistance with implementation with the plan? Yes
22. Do you offer continuous, ongoing advice regarding my financial affairs, including advice on non-investment related financial issues? Yes
23. Other than receiving my permission to debit my investment account for your fee, do you take custody of, or will you have access to my assets? No, I do not take custody of any client's assets. The ability to debit the investment account is only applicable for discretionary investment management clients.
24. If you were to provide me ongoing investment advisory services, do you require discretionary trading authority over my investment accounts? Yes
25. I am (or my firm is) registered as an Investment Advisor? Yes, I am and Garrett Investment Advisors, LLC are registered with the US Securities and Exchange Commission. Copies of our Form ADV Part II will be provided.