President's Profile

Edward D. Fulbright, CPA, PFS

I am a 20-year veteran of the financial services industry and a Certified Public Accountant (CPA), holding the Personal Financial Specialist (PFS) designation. As a Professional Money Coach, I offer professional speaking, coaching and life-long financial, tax and investment planning through a *"Comprehensive Financial & Life Planning Program"*. I work with people representing a variety of professions - teachers, professors, scientists, dentists, psychologists, computer technicians, attorneys, physicians, entrepreneurs and retirees.

I help people successfully handle extraordinary business and personal changes by educating, guiding and inspiring them to increase their financial knowledge, their satisfaction with money and alleviate the complexity of their finances.

I help you understand *"how much is enough"* to achieve your goals and align your investments appropriately. I help you develop a plan that reflects who you truly are in order to obtain the peace of mind you want and deserve.

Are you ready to discover the solid pathway that can lead to your financial freedom?

We provide comprehensive tax, financial and investment planning.

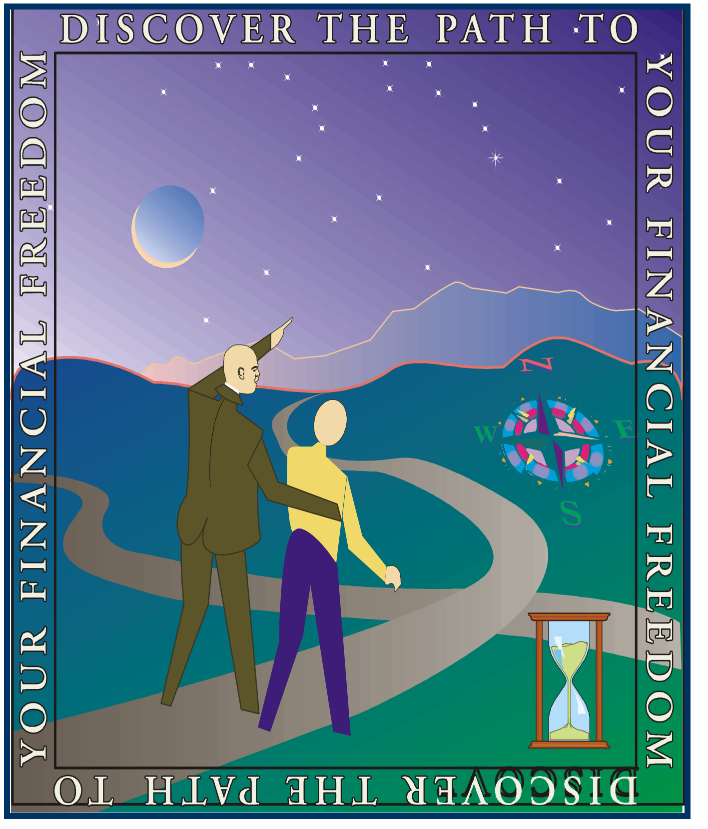
We receive no commissions from any product sales.

We Have YOUR Best Interest At Heart.

Call Us Today!

Fulbright Financial Consulting, PA
5410 Highway 55, Suite AC Durham, NC 27713
(919) 544-0398 Phone (919) 544-8719 Fax
Website: www.moneyful.com
Email: edf@moneyful.com

Uncertain Of Your Financial Future?



You Can:

- ✓ Have a partner and coach in your financial future
- ✓ Experience confidence in your financial decisions
- ✓ Trust that your advisor has your best interest at heart

Fulbright Financial Consulting, PA

Fee-Only™ Financial Planning

Fulbright Financial Consulting, PA ... A Solid Choice

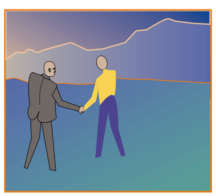
Many Roads Promise Financial Freedom.

Choosing a solid pathway will determine whether or not you actually reach your destination. You don't have to be alone in your financial decisions, nor do you need to be confused by the many choices to be made. Fulbright Financial Consulting, PA can be with you every step of the way. We can help you to determine your present and future financial needs, as well as assist you in selecting a solid path that can lead to your financial freedom.

What Distinguishes Fulbright Financial Consulting, PA From Other Advisors?

We Take A *Holistic* Approach To Planning

By integrating all of the financial areas of your life, including Tax Planning and Preparation, Estate Planning, Attorney Prepared Wills, Investment and Insurance advice, we are able to consider all financial aspects and then implement an overall comprehensive plan.

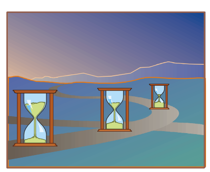


We Are Fee-Only™ Financial Advisors

We provide unbiased comprehensive tax, financial and investment planning for a fee. We do not receive commissions from the sale of any products, therefore, enabling our advice to remain objective at all times.

We Offer An Open Retainer Program

Because quality financial planning is a process rather than a one-time event, our annual retainer allows you to consult with us throughout the year without extra cost.



What Services Does The Retainer Program Provide?

We will help you establish attainable goals for your present and future lifestyle choices.

Financial Planning

Insurance Review
We examine your current coverage and deductibles.

Cash Flow Planning
We develop a reasonable plan to control cash flow aimed at helping you meet your financial freedom goals.

Estate Planning
We emphasize reducing estate taxes and probate costs. Simple wills, prepared by an attorney, are provided without additional cost to you.

Tax Consultation

Tax Planning & Preparation
Our experienced advisors look for ways to reduce your tax liability, thus freeing funds for more beneficial options. The resulting tax savings may offset the annual retainer fee.

Audit Protection
In the event of an audit, a CPA or enrolled agent will represent you at no additional charge.

Computerized Record Keeping System
Our computerized organization system is designed to maximize your tax savings with minimal effort.

Investment Advice

Portfolio Analysis
We analyze your current investment to determine if they are appropriately aligned with your personal risk tolerance.

Asset Allocation Strategy
This strategy can help you balance your investment portfolio to protect against extreme economic cycles.

No-Load Implementation
No-load funds are analyzed and specific recommendations are made. We offer a choice of investment approaches to best meet your needs.