Voice Number: 919-544-0398
Fax Number: 919-544-8719
www.moneyful.com

How we save you time & money

We take care of all the Financial Clouds hanging over your head!

	Fulbright Financial Consulting, PA	Non-Fee Only Financial Planners (American Express, Merrill Lynch, etc)	Other CPA's, Tax Accountants (H&R Block, etc)	Insurance Agents	Brokers
Portfolio Analysis/Networth	✓✓✓	✓✓✓		✓	✓✓
Record Keeping & Spending Plan	✓✓✓	✓			
Mortgage Refinance Analysis	✓✓✓	✓		✓	
Debt Management, Reduction, and Leverage	✓✓✓	✓			
Educational Planning	✓✓✓	✓✓	✓	✓✓	✓✓✓
Financial Independence Planning	✓✓✓	✓			✓✓
Retirement Analysis	✓✓✓	✓✓✓	✓	✓✓	✓✓✓
Estate Planning	✓✓✓	✓		✓	✓✓
Rollovers, Pension Plans, Annuities	✓✓✓	✓✓✓		✓✓	✓✓✓
Goal Setting	✓✓✓	✓	✓	✓	✓✓
Investment Implementation	✓✓✓	✓✓✓	✓	✓	✓
Life Insurance Analysis	✓✓✓	✓✓✓	✓	✓✓✓	✓
Other insurance (home, auto, etc)	✓✓✓				
Tax Planning	✓✓✓		✓		
Tax Preparation	✓✓✓		✓✓✓		
Tax Projection	✓✓✓				
Review Employee Benefits	✓✓✓				
Unlimited Advice	✓✓✓				
Tax Based Mortgage Review	✓✓✓				
Financial and Life Coaching	✓✓✓				
Career Development	✓✓✓				
Entrepreneurial Development and Small Business Coaching	✓✓✓				

✓✓✓ Always ✓✓ Sometimes ✓ Rarely

How They Get Paid

Fulbright Financial Consulting, PA- Fee Based on Value to Client

Financial Planners (American Express, Merrill Lynch, etc) - *Commission and Fees Based on Assets*

Brokers- *Commission and/or Fees Based on Assets*

Insurance Agents - *Commission*

CPA, Tax Accountants, (H&R Block, etc) - *Fee Based On Hourly Rates (Commission if they are selling products too)*

* How some get paid affects the advice they give