

Financial Advisor Interview Questionnaire

1. Why did you become a financial planner? **I wanted to help people avoid some of the financial pitfalls which I saw befall others during my years in the corporate world. I also became aware that while many financial advisors target the wealthy as clients, there are far fewer who will work with the middle market.**

2. What is your educational and experiential background as it relates to personal financial planning?
I hold an MBA degree along with a BA/BS in mathematics. I successfully completed a financial planning professional curriculum through Boston University. I then passed the two-day CFP® certification examination, and am authorized to use the CFP® mark and to call myself a CERTIFIED FINANCIAL PLANNER™ professional. I am the founder and principal of Busch Financial Planning. Prior to that, I worked in information technology for a major corporation for almost 30 years, most of it in management.

3. What are your financial planning credentials/designations and affiliations?
 - a. CERTIFIED FINANCIAL PLANNER™ Professional **Yes**
 - b. CPA/Personal Financial Specialist (CPA/PFS)
 - c. NAPFA-Registered Financial Advisor **Yes**
 - d. NAPFA-Provisional Member
 - e. Chartered Financial Consultant (ChFC)
 - f. Certified Public Accountant (CPA)
 - g. Chartered Financial Analyst™ (CFA)
 - h. Other (i.e. MBA, JD, EA, CLU, RFC): **MBA**

4. What are your areas of specialty?
Retirement Planning (Pre and Post)
Investing
Second Opinions
401(k) Plans
403(b) Plans
Middle Market
Energy Industry Employees & Benefits
Index/Passive Investing
Charitable Giving

5. Please describe your most common engagement / service provided? And the type of client or client situation you target?
I most commonly provide retirement projections and investment analysis. Some clients also ask for advice on college funding, estate planning and risk management (insurance). I target the middle market, do-it-yourselfers (those who take an active interest in their finances), people within 10-15 years of retirement, energy industry employees and education employees [those with 403(b) plans].

6. Are you a registered representative of any broker/dealer? **No, because I don't sell anything**
Are you a licensed insurance agent with any company or agency? **No, because I don't sell anything**
If so, which one(s)?

7. Are you a registered investment adviser? **Yes** with the State(s) of: **Texas, Louisiana**

8. Are you a fiduciary? **As part of my membership in the Garrett Planning Network, I have agreed to abide by the NAPFA Code of Ethics. This means that I will act in good faith and in my client's best interest at all times, provide written disclosures of any conflicts that would render me not impartial or not independent, and have agreed not to accept any referral fees or other compensation for the sale of a commissioned financial product.**
9. How are you compensated?
- a. **Fee-Only**, please define method of determining fees: **Hourly or on a project basis with a fixed bid. Typically initial engagements are projects, with hourly billing used for any future work, including annual check-up meetings.**
- b. Commissions only:

- c. Fee and Commissions (fee-based), provide typical breakdown:

- d. Other:

10. Do you have minimums for assets, account size, annual fees paid, etc? And what is your typical fee or charge for an initial engagement?
No. Fees for an initial engagement depend on the scope of work and complexity of the client's finances. A limited engagement typically falls between \$800 and \$2,500. More complete financial plans and more complex investment situations are higher.
11. Do you provide a written agreement detailing the total amount of compensation and services that will be provided in advance of an engagement?
Yes. The written agreement is provided at the initial meeting with prospective clients. They are welcome to either sign at that time or take it with them to think about. I do not put pressure on anyone to "make a decision right now".
12. Do you provide a thorough written analysis of one's financial situation and recommendations?
Clients receive a written analysis of their financial situation with our recommendations, along with supporting tables and graphs. The degree of thoroughness is proportionate to the scope of the engagement. For example, if we are engaged to do only retirement planning, we will not analyze nor comment on the client's current investment allocation.
13. Do you offer assistance with implementation with the plan? Please elaborate.
To this point, all my clients have done their own implementation, following my instructions. Since I charge by the hour, it is more cost-effective for them to do so. If desired, I can help clients place funds with an outside portfolio manager who will implement for them.
14. Will you provide a second opinion or one time review?
Yes. One of the advantages of the hourly model is that it makes this much easier to do.

Signature of Planner: **Gary L Busch** Date: **June 1, 2014**

Firm Name: **Busch Financial Planning**