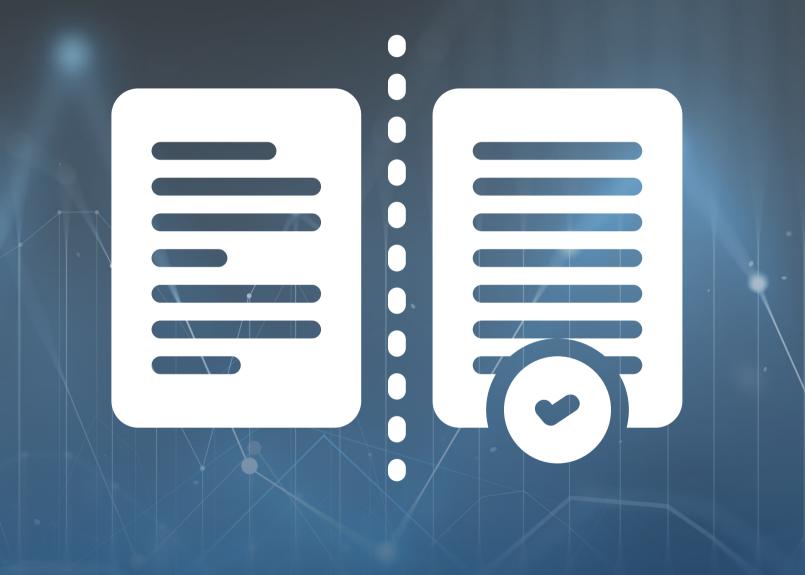
ADVISOR COMPARISON TOOL





TOTAL EXPENSE CONFIRMATION

___, verify that the total and complete fee that the following

client:

(Print Client's Name Here)

____, will be incurring each year at my firm:

_____, is itemized as follows:

(Print Firm Name Here)

I am a (choose one):

Commission-based Advisor

Asset Based Advisor

(Print Advisor's Name Here)

I receive **additional** monies and/or compensation (including, but not limited to: lunches, golf balls, vacations, and seminar financing) from my brokerage firm, mutual fund companies, Insurance companies, or money managers and/or or their representatives **when I invest your assets in their investment products?**

Yes

No

My firm currently sponsors or has sponsored inter-office sales contests to push a particular investment product?

Yes

No

Total Investment Expenses:

Wrap-fee/Management Fee charged by Advisor/year:	%
Avg. Internal Expense of Mutual Funds/ETFs per year:	%
Bond Mark-ups/Hidden Commissions:	%
Up-front Load on Mutual Funds:	%
Contingent Deferred Sales Charges on Mutual Funds:	%
Minimum Length of time Investments must be held:	years

For Annuity Investments:

M&E Expense of Annuity/year:	%
Sub-Account Expense of Annuity/year:	%
Miscellaneous Insurance Rider Expense(s)/year:	%
Participation Rate (fixed or changeable):	%
Minimum Length of time Investments must be held:	years

Miscellaneous Firm Expenses:

Custodial Fees/year:	\$
Hourly Fees (if applicable):	\$
Inactivity Fees/year:	\$
Estimated Commissions/year:	\$

TOTAL ANNUAL EXPENSES:

\$_____% of Account Value

By my signature, I am indicating the above information to be true and accurate.

Advisor:

15 Questions to Ask Before Hiring An Advisor

The Retirement Planning Group

Other Advisors

	Your advisor is a fiduciary that provides advice that is in	•			
1	client's best interests?	⊠Yes	□ No	□ Yes	□ No
2	Independent from Broker-Dealers, eliminating product				
2	preference and sales competitions?	⊠ Yes	□ No	□ Yes	□ No
	Planning Focused Wealth Management? Investment				
3	management, debt solutions, income planning & tax	⊠ Yes	🗆 No	□ Yes	□ No
	planning all done in-house by dedicated team?				
4	Assets monitored weekly to ensure your portfolio	⊠Yes		□ Yes	
	allocation remains true through all market cycles?	M res			□ No
	Has the ablilty to collaborate with in-house tax				
5	department to minimize client's tax burden through tax-	⊠Yes	□ No	□ Yes	□ No
	loss harvesting, future income tax planning & annual tax				
	prep/filing?				
6	Conducts regular reviews of personalized retirement	⊠ Yes	□ No	□ Yes	□ No
	plan to give you confidence that your plan is on track?				
_	Sends personalized quarterly investment performance				
7	and broad market reports to keep each client in the loop	⊠ Yes	□ No	□ Yes	□ No
	with how they're doing?				
	Client benefits from low cost portfolio of ETF's and	-		- 14	_ \
8	index-based funds for globally diversified portfolio of	⊠Yes	□ No	□ Yes	□ No
	over 10,000 stocks?				
0	Custom iOS & Android mobile app for instant access to	-		- 14	_ \
	performance reports, retirement plans, transaction	⊠ Yes	🗆 No	□ Yes	□ No
	history and account balances?				
10	Free educational events via Webinar on topics such as				
10	Medicare, tax planning in retirement, Long Term Care, &	✓Yes	🗆 No	□ Yes	□ No
	Social Security?				
11	Provides the ability to text message your advisor for a	Yes	□ No	□ Yes	□ No
	more personal one-on-one relationship?				
12	Advisor utilizes no-load investment solutions without	⊠ Yes	□ No	□ Yes	□ No
	long-term contracts?	⊡ 100			
13	Advisor is not compensated via commissions from	⊠ Yes	□ No	□ Yes	□ No
	investment or mutual fund companies?				
14	Firm does not charge custodial fees or inactivity fees?	⊠ Yes	🗆 No	🗆 Yes	🗆 No
15	Firm is a Registered Investment Advisor with the SEC?	€Yes	🗆 No	🗆 Yes	□ No

WWW.PLANNINGRETIREMENTS.COM 4811 W 136TH STREET, LEAWOOD, KS 66224 | (913) 498-8898