

WHO IS VANSON FINANCIAL AND WHAT IS A LIFE PLANNER

What is a Life Planner? A quick bit of history should make the philosophy clear:

First there were Life Insurance Salesmen, who were concerned with what you left to your survivors and your heirs when you passed on.

Then in the 1960's came the Financial Planners, who were concerned with your accumulating and having enough wealth for your retirement years and with what you left to your survivors and your heirs when you passed on.

Starting in the 1990's, the Financial Planning and Insurance industries finally came to their senses and realized that they needed to concern themselves not only with where you will be in the future, but also with where you are right now and with your immediate needs. And that it is necessary to look beyond simple money matters and address the whole persons well being. However, the Life Planner should not be confused with a shrink. Some have defined Life Planning as Holistic Financial Planning.

Vanson Financial provides two distinct Fee Based Services to its clients, a Fee Based Asset Management Advisory Service and a Financial Advisory and Planning Service. It is when these two services are combined and integrated with each other that then creates the Life Planning service we offer.

One of the main services offered by Robert Vanson, and Vanson Financial, is that of a Fee Based Registered Investment Advisor. However, unlike most Investment Advisors & Financial Planners, at Vanson Financial, we prefer to have our clients fully involved in the process of selecting their investments. As Robert Vanson says, "I personally feel that it is the duty of any Investment Advisor to educate their clients so that the client can intelligently assess their advisor's recommendations".

It is the Advisor's job to only make recommendations and take actions that are appropriate for the client's situation. In fact, it is the law! At Vanson Financial, we prefer joining with you in approving all investments made and actions taken in your account.

At Vanson Financial, three basic principals guide us.

- The client comes first!
- If an investment does not let you sleep at night, it is the wrong investment for you.
- Only through careful asset allocation and customized attention, can your stock, bond and mutual fund investments enjoy a minimum of down side risk; while

achieving substantial wealth accumulation during your younger years, and provide adequate income during your retirement.

Your Fee Based Investment Advisor is someone you **hire** and through whom you make your investments and control your assets. Your advisor recommends investments and financial solutions that are in keeping with your needs, goals and risk tolerance. Your advisor is responsible for keeping track of your investments and assets, and for keeping you informed of their progress. Your advisor employs a variety of tools, analytic and advisory services and software, and Market Reports to keep abreast of the economy and the world financial markets. When market fundamentals begin to change, even before the value of your investments begin to change, your advisor will contact you, explain what is happening, and recommend a course of action, whenever a change is necessary.

Your interaction with your advisor should be on an as often as needed basis; not limited to monthly or quarterly statements and an occasional call. If you don't speak with your advisor regularly, your advisor is not doing the job you retained them for.

Your Investment Advisor works for you and is available to you when needed, not just 9 to 5 weekdays. Therefore, you will be told how to reach your Vanson Financial Advisor during none business hours, when it becomes necessary. To better serve your personal needs, your advisor also **limits** the total number of clients he advises.

Vanson Financial aims to become your trusted partner in helping you accumulate wealth and preserve your wealth so you can achieve your goals in life. To this end, we offer you the most complete line of services and solutions at the most reasonable cost.

Once you have elected Vanson Financial to be your Investment Advisor, we will begin by identifying and addressing any immediate pressing needs. Then we will conduct an initial [Comprehensive Financial Plan & Needs Analysis](#), in the privacy of your home, for a nominal fee, as required.

This information will be scrutinized, along with your stated family needs, and goals. You will be provided a written report at the next meeting, showing where you are with relation to achieving your goals, along with any needs and shortfalls that may have been uncovered during the analysis. You will also receive a recommended course of action report, and with your agreement, your advisor will help you to begin implementing the agreed to plan.

Then, on at least an annual basis, and at no extra cost to you, your Comprehensive Financial Plan & Needs Analysis will be reviewed and updated, with your help, so your advisor can maintain a current perspective on your needs and goals. Your advisor can then recommend any changes that become appropriate due to your changing situation.

Through a series of carefully chosen Affiliates, Vanson Financial can also offer Business Financial Services and Mortgages in all 50 states at competitive rates. Estate Plans, Legacy Plans and all types of Trusts can be created to meet both your

businesses and individual/family needs. And once these have been funded, Vanson Financial can be retained to provide for management and fiduciary oversight that may be needed.

Vanson Financial has selected TD Waterhouse Investor Services, Inc. and TD Waterhouse Securities, Inc. as the Broker/Dealer and Custodian for your Fee Based Accounts. TD Waterhouse is the nation's **second largest** discount brokerage house and their large discounts will save you substantially on execution and processing fees. Even over other "Discount Brokers" like Charles Schwab, Merrill Lynch, Fidelity, and Quick & Reilly.

Having TD Waterhouse as our partner allows Vanson Financial to provide you with a package of Financial Services that is unparalleled in the industry. And at the best discount rates available, so you always save money. All Vanson Financial Management clients will receive a unique ID which will allow you to view you account **On-Line** anytime at the new **www.advisorclient.com** secure site.

TD Waterhouse does not pay commissions to Vanson Financial, which saves you even more. They offer Stocks, Bonds, Mutual Funds, free custody services, free Retirement Accounts, and Dividend Reinvestment on over 5,000 listed and NASDAQ stocks. TD Waterhouse also provides Direct Deposit and Money Transfer services. The securities in your account are protected up to \$150,000,000, at no cost to you. \$500,000 is provided by SIPC (Securities Investor Protection Corporation) of which \$100,000 covers cash. The remaining \$149,500,000 million of insurance is provided by TD Waterhouse through National Union Fire Insurance Company, a subsidiary of American International Group, one of the world's largest insurance companies.

Through TD Waterhouse National Bank, an FDIC insured federally chartered bank; you can obtain FDIC-insured CDs, **the new Indexed Note 'TWIN' CD** and an FDIC-insured Money Market account with no monthly check writing limits or per check limits. A no fee ATM/VISA Check (debit) Card is available. The TD Waterhouse Investors Prime Credit Card, with no annual fee and a 1-% rebate on purchases, is also available.

You can select from over **10,700** mutual funds. Over **3,500** funds with no transaction fees. This includes more than 1,700 No Load funds and over 1,800 Load funds at net asset value (NAV), to maximize your earnings. You can trade other funds for a \$24 flat fee and a \$24 flat fee for Exchanges and Swaps (\$12.00 per side).

TD Waterhouse recently raised their commission schedule for equity trades by \$3.00 to:

\$15 for Market Orders

up to 2,500 shares*

\$18 for Limit Orders

up to 2,500 shares*

* For more than 2,500 shares, the entire order is charged 1 cent per share.

Each of your accounts will receive a consolidated monthly statement clearly showing you where you stand. It begins with a Portfolio Value Summary that clearly shows the Total Portfolio Value for this reporting period and the last period per account. This tells you **right up front** how you are doing. The statement also includes your Portfolio Positions, an Income and Expense Summary, your Brokerage Account Activity Summary, and a Chronological Recap of Monthly Activity.

Vanson Financial will charge your account a quarterly Investment Advisory Fee based on the total value of Assets Under Management in your account.

[Click here to see the fee schedule and details.](#)

In order to provide more complete Financial Services for you and/or your family and your business, Robert Vanson is also licensed in the states of New York and Pennsylvania to sell Life Insurance products, Variable Annuities, Accident, and Health Insurance. All of these products need to be considered when developing a complete plan for you and your loved one's financial security and wellbeing.

By combining our expertise in insurance products with the array of business accounts offered through TD Waterhouse, Vanson Financial is in a position to meet all your business's Succession Planning, Key Employee Retention needs and your Employee Benefit Plan needs.

Any insurance products you may choose to purchase are **not included** in your account's total Assets Under Management, and are not used in the quarterly Investment Advisory Fee calculation. Insurance companies pay varying commissions directly to the selling agent. These commissions are separate from any Investment Advisory Fees paid on Assets Under Management. Vanson Financial has no affiliation with any specific insurance company. Thus, we are free to research all companies to find you the best and most economical products and policies to meet your needs.

WHY SHOULD I PAY FOR AN INVESTMENT ADVISOR?

Just as no two individual's fingerprints are the same, neither are their financial situations nor their individual needs. Anyone can buy a handful of mutual funds and/or stocks and create a portfolio. But, will it be the right portfolio mix for them? And, is that all an individual needs to concern themselves with? Not by a long shot! There is no magic mix of equities, investments, and cash equivalents that is right for everyone for the rest of their lives.

As your life changes over the years, so does your short, mid and long-term goals and needs. What your investment advisor offers is a unique, professional, ongoing, comprehensive investment plan specifically and individually tailored to and for you. And as Vanson Financial limits the number of clients per advisor, you receive the continuous personal attention to your account's progress, and the ongoing research

into, and evaluation of, how changes in US and the World's economics may affect your investments. This is how your Vanson Financial Investment Advisor adds value and maximizes your financial security. This customized client-by-client approach, and the ongoing TLC of each client's account, is what makes hiring an Investment Advisor so necessary and so rewarding and is what differentiates Vanson Financial for the other advisors you have met. At Vanson Financial, first we help you accumulate wealth and then we help you preserve it.

But the most important reason to hire your own Fee-Based Investment Advisor is that he **works for you**. That is to say, you have hired him to help increase your net worth. On the other hand, if you already have accumulated a good deal of wealth, you have chosen to hire him to protect you from losing it and possibly having it grow little by little so you keep ahead of inflations eroding effect.

Think of it, especially during your wealth accumulation years, increasing your net worth is the only way your fee-based advisor ever earns a raise. His compensation is not based on how many transactions are made in your account, as he does not receive any commissions on trades and transactions, unlike a broker or commission based planner. Therefore, when you hire a **Fee-Based Investment Advisor**, you assure yourself that he has **your** financial best interests at heart.

HOW CAN WE HELP YOU?

CONTACT US

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