

PREMIER

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**THE BENEFITS OF WORKING WITH A
REGISTERED INVESTMENT ADVISOR**

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What our clients want

Our clients want an independent relationship
for the long term

Our clients want a relationship with a financial professional
where they know they are both working toward the same goals

MAKE AN INVESTMENT DECISION WITH YOUR BEST INTEREST IN MIND



We are a fee based Registered Investment Advisory Firm and our objective is:

TO HELP YOU ACHIEVE YOUR GOALS

What our clients want

Personalized, Focused Financial Advise

- Our clients have chosen to work with us for a number of very important reasons
- They want a financial advisor who:
 - Puts their interest first
 - Understands their specific financial situation
 - Offers straight forward advise that reflects their long-term goals
 - Recommends investment solutions that best fit their unique needs
 - Uses a fee-based structure that encourages unbiased advice

What Registered Investment Advisors deliver

An independent relationship for the long term

- Whether we are helping you plan for retirement or save for your children's education, YOUR objectives are OUR objectives:
 - As an Registered Investment Advisor, it is our fiduciary duty to act in your best interest – we are legally bound to put our clients' interest first
 - We will take the time to understand you and your specific financial situation
 - We will strive to insure your needs are being met through a personal relationship and committed pursuit of your investment goals
 - We will make portfolio recommendations consistent with your objectives

What Registered Investment Advisors deliver

Personalized, focused financial advise

- And, our compensation for asset management is aligned with your goals:
 - We charge for our services based on a percentage of your assets managed, so it's important to us that your investments continue to grow
 - We are required to disclose how we are compensated, so you can give consent on financial products where a commission may be involved

The profile of a Registered Investment Advisor

Independent business owners

- 48% of individuals interviewed with a household income of \$75k or more feel an independent financial advisor is most likely to provide them with the best advise (Opinion Research Corporation, Nov/2008)

REGISTERED INVESTMENT ADVISOR	
Primary Function	Advise
Compensation	Typically charge a flat fee for advise or a percentage of assets under management
Responsibility to Client	Fiduciary – Registered Investment Advisors are legal bound to server the interest of their clients
Regulatory	Registered Investment Advisors are overseen by the Securities and Exchange Commission (SEC)

The profile of a Registered Representative

Typically an employee/contractor of a broker-dealer firm

- Only 8% of individuals interviewed with household income of \$75k or more feel a broker-dealer is most likely to provide them with the best advice (Opinion Research Corporation, Nov/2008)

REGISTERED REPRESENTATIVE	
Primary Function	Facilitate securities purchase and sale transactions for their clients
Compensation	Usually commission-based
Responsibility to client	Ensure investment recommendations are suitable for the client and provide best execution of client orders
Regulatory	FINRA (Financial Industry Regulatory Authority), along with the SEC and state regulatory agencies

How we differ from Registered Representatives

Registered Investment Advisors and Registered

	REGISTERED INVESTMENT ADVISOR	REGISTERED REPRESENTATIVE
Primary Function	Advise	Facilitate securities purchase and sale transactions for their clients
Compensation	Typically charge a flat fee for advise or a percentage of assets under management	Usually commission-based
Responsibility to Client	Fiduciary – Registered Investment Advisors are legal bound to server the interest of their clients	Ensure investment recommendations are suitable for the client and provide best execution of client orders
Regulatory	Registered Investment Advisors are overseen by the Securities and Exchange Commission (SEC)	FINRA (Financial Industry Regulatory Authority), along with the SEC and state regulatory agencies

Which option is right for you

Questions you should ask yourself

- What am I looking for – assistance with buy/selling individual securities, investment advice, or both?
- How do I want to pay my financial professional? Fees? Commissions?
- Do I want to take a longer-term, holistic approach to the management of my investments or make it more transaction oriented?
- How important is it that my financial professional have a fiduciary responsibility to put my interests first?
 - 60% of individuals surveyed said they are more comfortable receiving financial advice from someone who is paid a flat fee or percentage of assets versus 23% for a person who is paid on commission for products they sell (Opinion Research Corporation, Sept/2008)

Wrap-up

Alternatives can be confusing

- Know what you want and need
- Understand the different advice options
- Choose the one that best suits your objectives

For more information about Registered Investment Advisors, visit:

- www.sec.gov/divisions/investment/advoverview.htm
- www.sec.gov/divisions/investment.shtml