Helping you live your one life the best way you can
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The following questions are designed to help you see "behind the curtain" of any firm with whom you might entrust your financial future.

Are your recommendations truly in my best interest?

Imagine going to your doctor with a concern about your heart, and before running any tests, the doctor tried to sell you a pacemaker. The doctor then explained that you needed to act today before prices went up. Later you learned that the doctor was paid extra to promote this brand of pacemaker. While absurd for the medical profession, this scenario closely resembles much of the investment world.

As a firm, we take very seriously our Fiduciary duty to always act in the client's best interest (vs. just trying to sell you a product). In addition to a legal obligation, for more than 20-years, our firm has been built on a foundation of placing the client's interest before any thoughts of our own compensation. We recommend for clients the same investment strategies used in our personal accounts and the accounts of our immediate family members. Our commitment to honest and ethical behavior has allowed us to build a very successful firm.

Will your recommendations be primarily focused in one area, or will your recommendations be comprehensive in nature? In other words, will I need to find another advisor for advice in other areas?

For our clients, we serve as a single point of contact for all their financial needs. As a Certified Public Accountant (CPA), this includes coordinating every aspect of their financial needs. Each of our clients has a financial plan and Financial Action Checklist detailing all of the actions needed to achieve their financial goals. As needed, these action items are coordinated with accountants, attorneys, and other professionals.

Do you have the knowledge and experience necessary to successfully navigate the complicated financial planning and tax world to achieve my financial goals?

Seth Deal is a Certified Public Accountant (CPA) and has a Master's Degree in Accounting. Each year he studies countless pages of financial text and is mentored by the country's top minds in financial, legal, and tax planning. Seth Deal continues to be mentored by his

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father, Robert Deal, who is also a Certified Public Accountant. Robert has been helping clients for more than 30 years. Robert is the owner of LifeFocus Financial Advisors.

How many clients serve and how does their situation compare to mine?

We currently serve approximately 70 clients, totaling more than $80m in combined assets. We have intentionally limited the size of our practice to ensure every client receives the service they require to achieve their financial goals. The majority of our clients are retired, or close to it. We primarily focus on the investment, tax, and legal issues related to retirement.

How often will I hear from you?

We typically meet twice annually. Client education is a big focus for our firm. We publish regular newsletters explaining what headlines mean for our clients. We also hold client education events on an assortment of topics. Each quarter we mail a performance report that clearly displays what is going on in your accounts. In addition, clients are always welcome to call or email any questions or concerns.

Will you help me solve any and all financial problems I may encounter?

Yes. We have assisted clients in solving an assortment of financial issues such as IRS audits, family deaths, disability, tax issues, real estate, debt, Social Security, Medicare, health insurance, college, gifting, and almost any other financial issue imaginable. While we certainly don't have all the answers, through our network of resources, we will not stop until a solution has been found.

Where do you keep my money and how can I see it?

For your convenience and safety, we use LPL Financial. LPL administers $1.76 trillion in assets. As a custodian LPL holds funds and provides reporting to you and the RIS. Your accounts can ben viewed at any time at www.lpl.com.