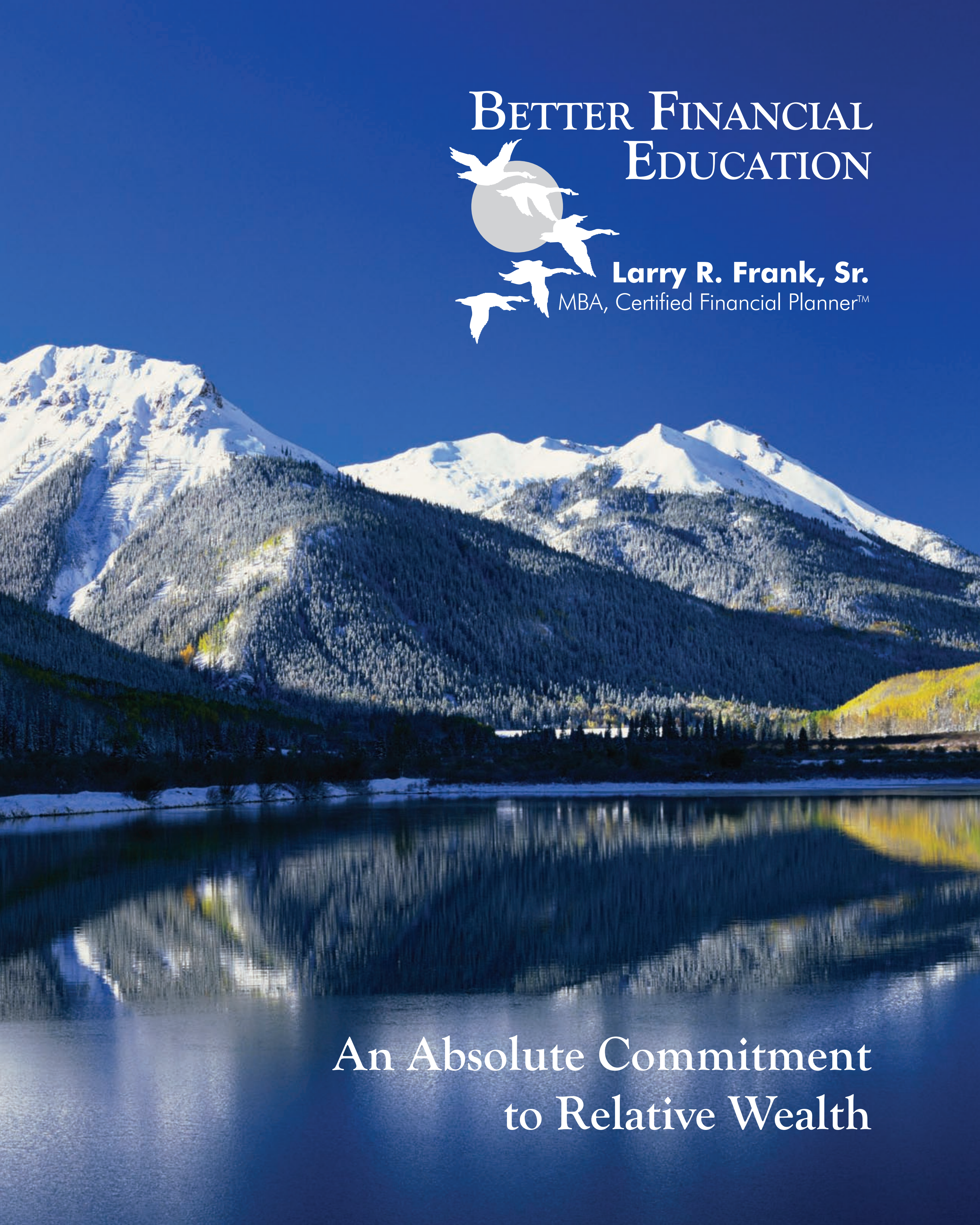


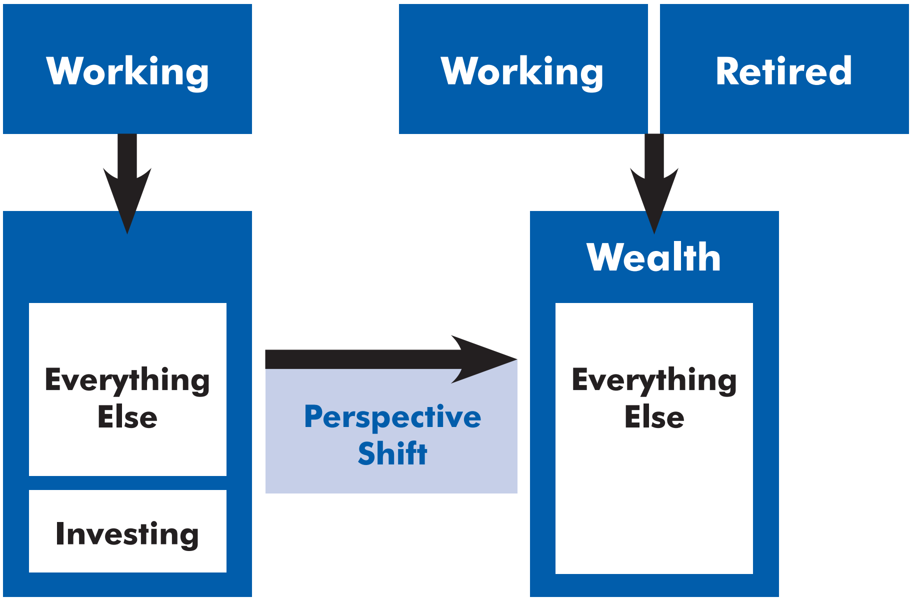
Better Financial Education

Larry R. Frank, Sr.
MBA, Certified Financial Planner™

An Absolute Commitment to Relative Wealth

Making money and building wealth are not the same thing.

Your future is more than your investments.



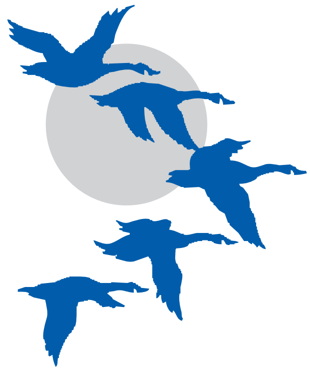
Wealth and Worth Philosophy

The focus of our planning approach is how to sustain and protect your standard of living. A small shift in perspective shows you how everything you do fits together.

We look beyond *Absolute Wealth*, the large numbers people often associate with being rich, to focus on *Relative Wealth* which is based on *sustaining your unique lifestyle*.

With the average retirement approaching thirty+ years, planning based on Relative Wealth could make the difference to help ensure that you enjoy a secure and comfortable retirement.

Helping you make smart decisions,
to grow and protect your net worth,
and make work optional.



How does wealth make work optional?

Making work optional — isn't that the very definition of retirement? Income is how you sustain your individual standard of living while you work. Wealth, measured by your net worth, is what you need to sustain your individual standard of living when you retire. Many people think that having wealth means being rich. However, being rich actually means having more resources than are required to support your living standard. Understanding this distinction is the first step in discerning what wealth really means to you and your ability to make work optional.

Do you feel overwhelmed by the amount of financial information and the often conflicting opinions of so-called "experts"?

We will show you how to cut through the clutter of conflicting information so you may understand how financial decisions and topics are related to each other. Your unique goals determine how you plan, build, and enjoy your overall wealth over time.

Why do people invest in the markets without a plan, rather than learn how to apply academic research?[1]

Most people have neither the time, nor background, to learn and apply current academic research to their own investing decisions. Our approach applies this up-to-date academic research to help you develop a plan to grow and protect your net worth. We then monitor and measure your progress and help you make better decisions along the way.

Better Financial Education can make all the difference.

We believe that academic research is extremely beneficial and should certainly be considered when making investment decisions. We utilize some research from Dimensional, one of the pioneers in this area who uses Economic Professors from leading universities. To find out more about their specific areas of expertise you can reference: dfaus.com/dimensional/research/ and dfaus.com/dimensional/academics/.

Aligning your goals and your financial plan.

Working Together

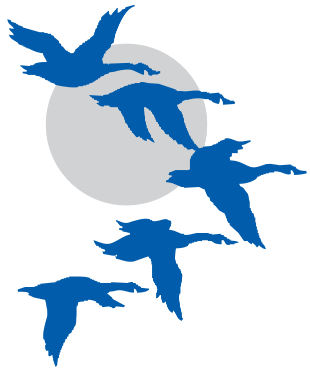
The **Better Financial Education Process** shows how we may work together to help you pursue your goals. An important part of the process is self discovery about your unique situation. That's hard to do without an experienced, caring guide who can lead you through a financial planning process[1] originally developed by the CFP® Board of Standards and designed to help you determine what you want to do.

The next step is Investment Planning, where you efficiently align what you have with your goals and financial plan.

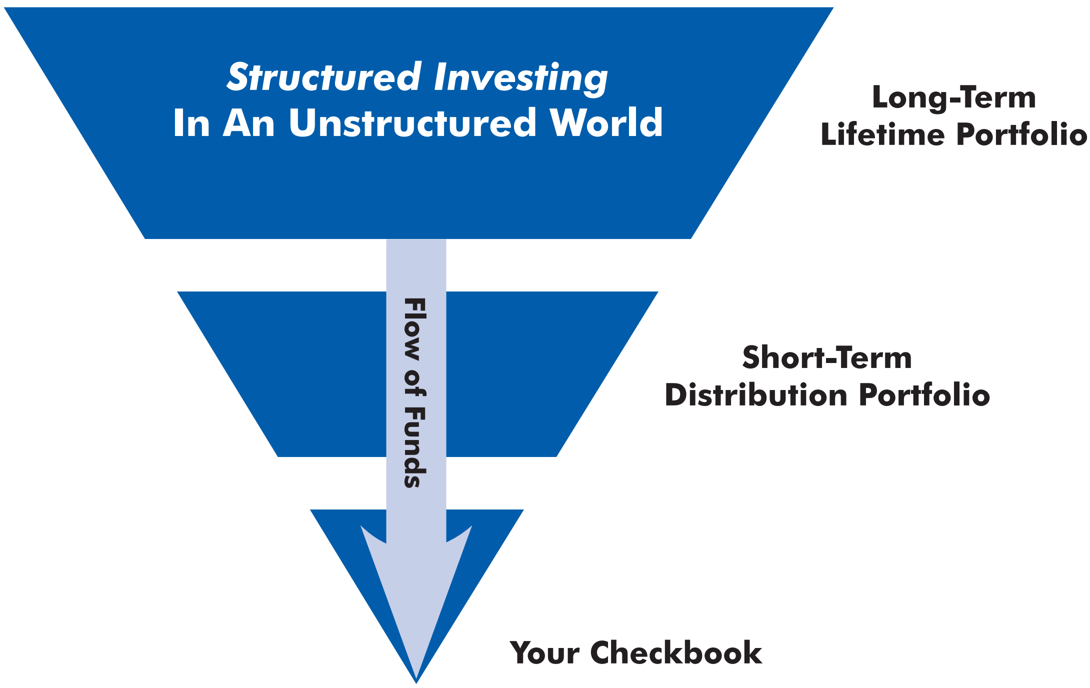
Drawing on years of research and real-life experience, we simplify the complexities of trying to prioritize multiple financial planning issues. We empower you with a clear understanding of your financial choices and what they mean for all your individual goals as you build upon, and evaluate potential risks to, your wealth and goals. Your guided journey through the process is what helps to crystallize solutions to the issues that are on your mind today.

[1] www.cfp.net/learn/, click on Financial Planning Process link.

Options and choices as your life and the markets change.



Retirement Distribution Process



Concerned about making your money last throughout your lifetime? This **Retirement Distribution Process** illustrates how you may plan, transition, and live on your resources during retirement, where income for your living expenses will come from your accumulated wealth instead of a paycheck. This process is based on withdrawal rate research[1] which goes beyond simply investing and hoping for the best. There are benchmarks that will help you identify and evaluate options and choices as your life and markets change during your retirement years.

[1] Withdrawal rate research is published in many industry journals to include Journal of Financial Planning, www.fpajournal.org/.

What makes Better Financial Education different?

- Wealth-centric perspective on your issues and solutions.
- Client-focused, researched-based, approach to financial and investment planning.
- Recognition of women's longevity as it relates to all planning involving women.
- Planning process that starts with strategy, then tactics, and finally tools and solutions to help you meet your goals.
- Application and implementation of academic research and minimization of traditional Wall Street research.
- Risk management through effective diversification, stochastic modeling,[1] and evaluation of probability of success.
- Unwavering commitment to enlightening clients and putting your interests first and foremost.
- A clearly communicated fee schedule.

A brief word about compensation.

Two methods are available. You can choose one or both. The first method is based on the value of money directly managed on your behalf. Fees are deducted directly from the assets themselves. We do not assume discretionary authority for your funds, so you retain complete control. The second is a consulting arrangement, billed by the project or on an hourly basis. With this method, you are free to implement suggestions anywhere you choose. We will have a thorough discussion to determine which is best for your situation.

The More Our World Changes...
...the More You Should Seek Better Financial Education

Feel free to call today for a complimentary introductory consultation to explore whether and how we might work together.

[1]A stochastic model is a tool for estimating probability distributions of potential outcomes by allowing for random variation in one or more inputs over time to determine probability of success.

Learn to set the sails since no one can control the wind.

About Larry Frank and Better Financial Education

Founded by Larry R. Frank, Sr., in 1996, **Better Financial Education** is dedicated to helping Greater Sacramento Area families and professionals make informed decisions about their financial futures.

Larry was born in Duluth MN, and grew up in Cloquet MN. He has a B.S. cum laude in Physics from the University of Minnesota and a Master's Degree in Business Administration (MBA) from the University of South Dakota with a concentration in corporate finance and investments. A Certified Financial Planner™ practitioner, Larry is also the author of *Wealth Odyssey*, a book designed to help people make sensible plans for a successful retirement by understanding how financial planning issues are related to each other through wealth. His research papers on pre- and post-retirement withdrawals have been published in the *Journal of Financial Planning*.

Larry retired from the United States Air Force as a commissioned officer in 1994 after a career as a Command Pilot flying helicopters, acrobatic jets, and with large multiengine aircraft flew internationally to 47 countries on five continents. He was also a contingency and war planner during his career as a field grade officer. These experiences showed him how to think ahead and plan for a wide range of alternative possibilities.

Larry has served on the Board of Directors for the Financial Planning Association of Northern California, and has appeared in nationally syndicated articles and on nationally syndicated radio. His hobbies include reading and travel, especially to El Salvador where he met his wife, Rosa Maria Cáceres. They live in Rocklin, CA and have four children and five grandchildren.

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