

FINANCIAL ADVISOR INTERVIEW QUESTIONNAIRE

1. WHY DID YOU BECOME A FINANCIAL PLANNER?

I've always been interested in financial matters. My career as a paramedic provided me with the experience to interview people, establish a plan of priorities, take action and monitor the results in a highly personal and confidential atmosphere. Pursuing a career in financial planning blended two primary interests while maintaining the "helping" nature of what I do. I want to help others avoid some of the financial mistakes I've experienced plus those I saw in my years in the life insurance business when I was privy to how people made and kept their money.

2. WHAT IS YOUR EDUCATIONAL AND EXPERIENTIAL BACKGROUND AS IT RELATES TO PERSONAL FINANCIAL PLANNING?

Prior to opening my own financial advisory firm, I was a registered representative for 1717 Capital Management. I currently hold the position of Assistant Treasurer for the Grand Island Fire Co. and the Past Masters Association.


I have been authorized by the Certified Financial Planner Board of Standards Inc. (CFP Board) to use the CFP[®], CERTIFIED FINANCIAL PLANNER[™] and CFP (with flame logo)[®] certification marks. I have met the rigorous experience and ethical requirements, have successfully completed financial planning coursework and have passed the CFP[®] Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning.

I graduated magna cum laude from Medaille College in 2002 with a BS in Business Administration and a concentration in Personal Financial Planning. During my degree work I received the following recognitions:

- Medaille Medal (Consecutive Dean's List Placement)
- Who's Who among American College & University Students
- Alpha Chi Honor Society
- Business Department Academic Award

3. WHAT ARE YOUR FINANCIAL PLANNING CREDENTIALS/DESIGNATIONS AND AFFILIATIONS?

- CERTIFIED FINANCIAL PLANNER[™] - www.cfpboard.org

CFP[®], CERTIFIED FINANCIAL PLANNER[™] and  are certification marks owned by Certified Financial Planner Board of Standards Inc. (CFP Board), which can help you identify financial planners who are committed to competent and ethical behavior when providing financial planning. Individuals certified by CFP Board have taken the extra step to demonstrate their professionalism by voluntarily submitting to the rigorous CFP[®] certification process that includes demanding education, examination, experience and ethical requirements. These standards are called "the four Es," and they are four important reasons why the financial planning practitioner you select should display the CFP certification marks.

- Financial Planning Association – www.fpanet.org

The Financial Planning Association (FPA) is the membership organization for the financial planning community. Its members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA believes that everyone needs objective advice to make smart financial decisions and that when seeking the advice of a financial planner, the planner should be a CFP® professional.

- Garrett Planning Network – www.garrettplanningnetwork.com

The Garrett Planning Network, Inc. (GPN) is a nationwide network of professional, Fee-Only financial advisors. GPN members are dedicated to providing competent, unbiased financial advice to people from all walks of life, on an hourly as-needed basis. Only 1% of the nation's financial planning firms are structured this way.

- Leave A Legacy – www.leavealegacywny.org

Leave A Legacy Western New York is a collaborative effort among non-profit organizations, estate and financial planning professionals, and the media to promote gifts to charities through wills and estate plans. The program encourages people of all ages and backgrounds to make gifts to the non-profit organizations of their choice.

- Better Business Bureau – www.bbb.org

4. WHAT ARE YOUR AREAS OF SPECIALTY?

I consider myself a financial planning generalist. Areas I work in include personal financial planning, educational and retirement planning, I work with middle income individuals, couples/individuals needing budgeting help, executives needing second opinions, business owners needing personal and employee counseling and do-it-yourselfers seeking validation.

5. PLEASE DESCRIBE YOUR MOST COMMON ENGAGEMENT/SERVICE PROVIDED. AND THE TYPE OF CLIENT OR CLIENT SITUATION YOU TARGET.

My most common engagement involves a person or couple of moderate income and means that has questions about investment selection, debt management and retirement savings. I have no account minimums and my preferred client has the means and commitment to implement a successful financial plan. Engagements range from single issues to multi-faceted financial plans.

6. ARE YOU A REGISTERED REPRESENTATIVE OF ANY BROKER/DEALER?

No, because I do not sell anything. Formerly I was a registered representative with 1717 Capital Management Company through Buffalo Financial Associates.

7. ARE YOU A LICENSED INSURANCE AGENT WITH ANY COMPANY OR AGENCY?

Yes. However, I DO NOT SELL insurance. I maintain my New York State Life, Accident & Health License, which enables me to consult on life insurance and annuity issues. For most of my clients, I recommend direct purchase life products. For more complicated cases, I refer clients to Agents who I trust to have appropriate levels of experience in complex life insurance cases.

8. ARE YOU A REGISTERED INVESTMENT ADVISOR (RIA)?

I am a Registered Investment Advisor in the State of New York

9. ARE YOU A FIDUCIARY?

Yes. A fiduciary relationship is "one founded on trust or confidence reposed by one person in the integrity and fidelity of another." A fiduciary has a duty to act primarily for the client's benefit in matters connected with an undertaking and not for the fiduciary's own personal interest.

10. HOW ARE YOU COMPENSATED?

- A. Fee-Only, please define method of determining fees: Hourly or by project via a fee estimate approved by the client in advance.
- B. Commissions only: No
- C. Fee and Commissions: No
- D. Other: I charge a percentage of invested assets for those clients who choose to avail themselves of the services of a third party money manager.

A portion of our firm's income is derived from non-financial related services, such as business planning, marketing and technology consulting.

11. DO YOU HAVE MINIMUMS FOR ASSETS, ACCOUNT SIZE, ANNUAL FEES PAID, ETC? AND WHAT IS YOUR TYPICAL FEE OR CHARGE FOR AN INITIAL ENGAGEMENT?

We have no account minimums or account size. The typical fee depends on the scope of the engagement and is presented to the client in a written fee estimate.

12. DO YOU PROVIDE A WRITTEN AGREEMENT DETAILING THE TOTAL AMOUNT OF COMPENSATION AND SERVICES THAT WILL BE PROVIDED IN ADVANCE OF AN ENGAGEMENT?

Yes. After the no-charge Get Acquainted Meeting and review of the client's issues, an itemized fee-estimate is provided. After the fee-estimate is approved, a detailed written agreement is provided.

13. DO YOU PROVIDE A THOROUGH WRITTEN ANALYSIS OF ONE'S FINANCIAL SITUATION AND RECOMMENDATIONS?

Yes. These are in an executive summary format for ease of reading, understanding and implementation.

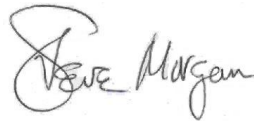
14. DO YOU OFFER ASSISTANCE WITH IMPLEMENTATION WITH THE PLAN? PLEASE ELABORATE.

If a client needs assistance with implementation of all or part of the plan, we provide the assistance. We also provide referrals to certain other professionals when the required work calls for their expertise.

15. WILL YOU PROVIDE A SECOND OPINION OR ONE TIME REVIEW?

Yes. We will provide a review of someone else's plan and we will also contract on an "as needed" or continuing basis. I offer a two-hour consultation that does not include a written report and is essentially "planning on the fly." This consultation cannot possibly cover all the important aspects of a multi-faceted financial plan, but can meet some urgent client needs.

Signature of Planner:



Date: February 9, 2005

Firm Name: Contour Financial Planning, LLC

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