

As a registered member of the National Association of Personal Financial Advisors (NAPFA), Lynch Financial Advisors is the only firm in this group that provides fee-only comprehensive financial planning.

## Comprehensive Financial Planning

	Lynch Financial Advisors	"Financial Planners" (American Express, Prudential)	"CPAs, Tax Accountants" (H&R Block)	"Insurance Agents" (New York Life, Met Life)	"Brokers" (Merrill Lynch, Morgan Stanley)
Financial Independence Planning	✓✓✓	✓			✓
Portfolio Analysis	✓✓✓	✓✓	✓	✓	✓
Retirement Analysis	✓✓✓	✓✓	✓	✓✓	✓✓
Estate Planning	✓✓✓	✓		✓	✓
Educational Planning	✓✓✓	✓✓	✓	✓✓	✓✓
Tax Planning	✓✓✓		✓		
Tax Preparation	✓✓✓		✓✓✓		
Tax Projection	✓✓✓		✓		
Stock Option Planning (NQ, ISO, ESPP)	✓✓✓		✓		
Life Insurance Review	✓✓✓	✓✓✓	✓	✓✓✓	✓
Other Insurance (home, auto, etc)	✓✓✓				
Rollovers, Pension Plans, Annuities	✓✓✓	✓✓✓	✓	✓✓	✓✓
Goal Setting	✓✓✓	✓	✓	✓	✓✓
Debt Management, Reduction, and Leverage	✓✓✓	✓			
Record Keeping & Spending Plan	✓✓✓				
Employee Benefits Review	✓✓✓				
Compensation Negotiation	✓✓✓				
Entrepreneurial Development / Small Business Coaching	✓✓✓				
Mortgage/Home Buying	✓✓✓	✓		✓	✓
• Fee Reduction	✓✓✓				
• Refinance Analysis	✓✓✓				
• Tax-Based Mortgage Analysis	✓✓✓				
Unlimited Advice	✓✓✓				

## How Advisors Get Paid

Fee Only	✓✓✓		✓		
Commission		✓✓✓	✓✓	✓✓✓	✓✓✓
Hourly Rate		✓✓	✓✓		
Assets Under Management		✓	✓		✓✓

Color Key:

Always ✓✓✓ Sometimes ✓✓ Rarely ✓ Never ✓