



FINANCIAL
ADVISORS

TRUSTWORTHY BY DESIGN

Corporate Backgrounder

Pure Financial Advisors is a financial services company offering a new business model for financial planning, a model that places the client first by design and eliminates the conflicts of interest inherent in traditional models. It is a complete departure from the status quo.

Formed in 2007 by financial services veteran Michael Fenison, every aspect of Pure Financial Advisors is aligned with the client's interests. The hybrid, retainer-based business model overcomes one of the major criticisms of the financial planning industry: Pure's advisor representatives never receive fees or commissions from the sale of financial products and asset management. They are rewarded for being better planners, not for being better product salespeople.

Guided by respected academics, Fenison created Pure Financial Advisors to eliminate the conflicts of interest built into traditional financial planning and money management models. As with fee-only advisors, for a fixed annual fee, Pure clients receive a comprehensive, continuously updated, fiduciary-advised financial plan, including tax and living trust preparation and asset management. But unlike traditional fee-based services, Pure's advisors are compensated exclusively on the quality of their planning and the client's satisfaction. The firm provides high-quality wealth management services without requiring clients to be high net worth, and all costs are completely transparent to clients.

The company has a minimum investment advisor representative standard of five years of financial industry experience, and advisor representatives must have a Certified Financial Planner (CFP) designation and be an Accredited Investment Fiduciary (AIF).

The company's policies and procedures are designed to comply with the standards set forth by the Center for Fiduciary Excellence (CEFEX, www.cefex.org) as applied to investment advisors. Investment advisor representatives are salaried employees, not independent advisors. Their compensation structure comprises four factors: the financial planning package utilized by the client, the number of clients served, a bonus determined by an annual client satisfaction survey, and the ability to increase compensation through education and credentials.

Pure's proprietary Self Assessment of Financial Exposure (SAFE) Score provides individuals with a free analysis of their knowledge of financial planning practices, due diligence and risks associated with their current investments.

Michael Fenison previously served as the Founder and President of Telesis Financial & Insurance Services in San Diego. He is a Certified Financial Planner professional, Accredited Investment Fiduciary and holds the designation of Registered Financial Consultant. He has been a financial services professional in San Diego for more than 26 years. The company is based in San Diego, California.

For more information, visit: www.purefinancial.com.

Note: Living trust and tax return preparation are limited to the guidelines in the client agreement.

A Registered Investment Advisor

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