PURE FINANCIAL ADVISORS

TRUSTWORTHY BY DESIGN

Fact Sheet

The Company

Pure Financial Advisors is a financial services company formed in 2007 by Michael Fenison, a financial services industry veteran of more than 26 years. The firm is based in San Diego, Calif.

Eliminates Conflict of Interest

Fenison founded the company to eliminate the conflicts of interest built into traditional financial planning and money management models. The services are retainer-based and designed to be in constant alignment with the financial needs of the firm's clients. Financial planning at Pure is conducted from a much broader contextual framework so clients benefit from big-picture perspectives. For a fixed annual fee, clients receive a comprehensive, continuously updated, fiduciary-advised financial plan, including tax and living trust preparation and asset management.

Comprehensive, Unbiased Financial Planning

Pure representatives are compensated only for financial planning services, never by asset fees, product sales or commissions, and all costs are completely transparent to clients.

Services Not Exclusive

Pure provides high-quality wealth management services without requiring clients to be high net worth. Clients include teachers, professionals and business owners.

Certified Advisors

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

CEFEX Compliance

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.

SAFE Score

A proprietary Self Assessment of Financial Exposure (SAFE) Score provides individuals with a free analysis of their knowledge of financial planning practices. The SAFE test can be taken online at no cost or obligation.

Cost Transparency

Revenue derived from the implementation of a client's financial plan is fully disclosed and used to offset up to 100 percent of retainer fees. To assure best practices, Pure maintains a formal advisory board and investment committee composed of respected industry experts.

Web site

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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