



FINANCIAL
ADVISORS

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Pure Financial Advisors Launches New Financial Planning Business Model to Provide High-Quality Wealth Management Services to Ordinary Investors

New service eliminates conflict of interest built into traditional financial planning models

SAN DIEGO, CALIFORNIA — Pure Financial Advisors opens its doors today, offering not only a new financial planning service but a new business model for the financial planning industry.

Pure's hybrid, retainer-based business model places the client first by design and eliminates the conflicts of interest inherent in traditional models. As with fee-only advisors, clients receive a comprehensive financial planning service prepared by highly qualified investment advisors who take on fiduciary responsibility, but unlike traditional fee-based services, Pure's advisors are compensated exclusively on the quality of their planning and the client's satisfaction.

"It is a complete departure from the status quo," said Michael Fenison, Pure's founder and CEO. "Pure overcomes one of the major criticisms of the financial planning industry. Our advisor representatives never receive fees or commissions from the sale of financial products and asset management."

Every aspect of Pure Financial Advisors is aligned with the client's interests. The company's tagline is "Trustworthy by Design."

"We reward our advisor representatives for being better planners, not for being better product salespeople," added Paul Miller, Pure's vice president of operations. "Their bonuses are based entirely on client satisfaction ratings."

Built around concepts that have long been advocated in academic circles but ignored in the marketplace, Pure Financial Advisors eliminates the conflicts of interest built into traditional financial planning and money management models. 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. The firm provides high-quality wealth management services without requiring clients to be high net worth, and all costs are completely transparent to clients.

A Registered Investment Advisor

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“For a financial planning firm to be truly client-oriented, it must eliminate the inherent conflict of interest that underlies the traditional, commission-based financial planning business model. Michael Fenison has done that,” said Tom Warschauer, Ph.D., professor of finance at San Diego State University’s College of Business Administration and a member of Pure’s Advisory Board.

“Financial theorists have consistently argued that the industry’s emphasis needs to be on regularly updated financial planning. Asset management should flow from the financial planning effort,” Warschauer added. “But traditionally, the cart has driven the horse, and investors haven’t always been well served as a result.”

To ensure high standards are met, the company has a minimum 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). In addition, the company’s policies and procedures are designed to comply with the standards set forth by the Center for Fiduciary Excellence (CEFEX) as applied to investment advisors.

Pure’s proprietary Self Assessment of Financial Exposure (SAFE) Score offers anyone seeking financial planning advice a free analysis of their knowledge of financial planning practices and the risks associated with their current investments. The SAFE analysis can be accessed on the Pure Web site for no charge or obligation.

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. Paul Miller previously was a partner and vice president of operations of Telesis Financial and has worked in financial services since 1986.

ABOUT PURE FINANCIAL ADVISORS

Pure Financial Advisors is a new financial services company that eliminates the conflicts of interest built into traditional financial planning and money management models. 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. Pure Investment Advisor Representatives are compensated only for financial planning services, never by asset fees, product sales or commissions, and all costs are completely transparent to clients. Pure provides high-quality wealth management services without requiring clients to be high net worth. For more information, visit: www.purefinancial.com.

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