



The Garrett Planning Network, Inc.

*Hourly, As-Needed Financial Planning and Advice ...  
The New Choice for Smart Consumers™*

## **BENEFITS OF WORKING WITH A MEMBER OF THE GARRETT PLANNING NETWORK, INC.**

- In the past, middle-income consumers and do-it-yourself investors may have been unable to find a professional advisor willing to work with them on a one-time, as-needed or periodic basis. Not everyone needs or wants a full-time financial planner. Some people are perfectly capable of sorting through the maze of options and opportunities on their own. These people may simply need occasional advice and/or a professional second opinion to ensure they have made the best informed decisions. GPN Members bill in affordable 6 minute increments. The client may pay for just as little or as much service and advice as they need and want.
- Many consumers are overwhelmed by the flood of financial information and want professional help, however, they do not meet the high account minimums imposed by most financial planning and asset management firms and/or they may be skeptical of working with a commission-based advisor. Feeling discouraged, these people may feel they have no viable options available to them. Happily, The Garrett Planning Network's independent, Fee-Only financial planners will work with any consumer seeking professional financial advice, on an hourly, as-needed basis.
- A professional financial planner can validate the consumer's good decisions and provide specific, personalized advice on the things they could be doing now that could make a big difference in their financial future. Proper planning always pays off. Now people from all walks of life have access to the same professional Fee-Only financial planning and advice once available only to the affluent.

- GPN Members do not require ongoing asset management fees, retainers or long-term contracts. Services are offered on an hourly, as-needed basis. There are also no high account minimums or net worth requirements to meet in order to become a client. Professional, unbiased financial advice is something all Americans need, at least periodically, to build the brightest financial futures. Holding to this philosophy, GPN members are committed to providing Fee-Only quality, professional advice to all clients, not just the affluent and wealthy.
- GPN Members are Fee-Only planners. They do not sell products or represent anyone other than their clients. They do not receive commissions or accept third-party compensation in any form. This Fee-Only business structure removes all potential conflicts of interest regarding compensation from the client/advisor relationship.
- GPN Members typically utilize low cost and no-load financial products when designing client portfolios and making investment recommendations. Clients benefit from a investment cost stand point.
- GPN Members have trained with nationally-recognized CFP™, Sheryl Garrett, and embrace her focus on serving people from all walks of life, on an hourly, as-needed basis. While they each maintain their own Registered Investment Advisory firms and professional qualifications, they have access to proven tools, procedures and approaches that support the hourly consulting service model. These tools and systems help GPN Members function in the most time efficient way possible so that client costs are professionally contained.
- In addition to being able to leverage Sheryl Garrett's knowledge through direct conversations, an annual retreat and monthly conference calls, GPN Members may obtain other member's expertise in various areas of financial planning through a virtual network of close to 100 financial planners. This helps the GPN Member provide the highest level of service possible to their clientele.
- Consumers who are interested in finding a Fee-Only, hourly financial planner, may visit <http://www.GarrettPlanningNetwork.com> and click the "Find a Planner" button, or call (866) 260-8400, toll free, for information about planners in their area.