Who We Are

The Garrett Planning Network Inc. is an international network of fee-only financial advisors and planners. We are independent advisors and our goal is to make competent and objective advice accessible through hourly as-needed financial planning. Our financial advisors bring the shared wisdom of a broad based network with significant experience in financial planning and investment management.

We focus only on the needs of our clients which means:
- Your priorities come first! We work for you and only you.
- We have no limitation on assets or net worth.
- Fee only means that we do not sell products or accept referral fees.
- You will receive an estimate of costs.
- We may offer asset management, but it is not required.
- Long term relationships are encouraged, but long term commitments are not required. How can we help?

Garrett members believe that everyone can benefit from professional and objective financial advice. It doesn’t matter if that advice involves answering one question or helping to develop and manage a lifelong financial plan.

Here are examples of the ways we can help:
- Financial planning on a one-time, periodic or ongoing basis
- Investment advice which includes specific recommendations for diversification and expense reduction
- Recommendations for tax efficient portfolios
- Recommended strategies for creating and preserving wealth
- Financial checkups including second opinions on portfolio design and asset allocation
- Assistance with plan implementation or a step-by-step plan of action for clients to implement on their own
- Recommendations for college funding
- Insurance recommendations including life, disability and long term care
- Analysis and recommendations for managing cash flow and debt reduction Fees For Services

Garrett Planning Network members are dedicated to providing access to quality advice for their clients regardless of the clients’ incomes, the amount of an investment or whether the advice is a one-time consultation or ongoing financial management services.

Clients are billed in simple-to-understand hourly rates. Hourly billing is based on portions-of-an-hour or full hours depending on time spent with a client or working on his or her project. Garrett advisors also may offer their services on a retainer basis. In some cases, advisor’s fees may be tax deductible, too. (Click on FAQ at left to learn more.)

With this kind of a fee structure, no matter their income or net worth, clients of Garrett members pay only for the time the advisor works with them or for them. That means no hidden fees, no income or account minimums, no long-term contract requirements, and no commissions.