

## Garrett Planning Network Fee-Only Financial Advisors

### 2010 Press Coverage / Media Interest

Morningstar Advisor, July 20, 2010 – In “Occam's Razor and Investment Strategy,” Kent Grealish, AIF®, CFP® of Quacera Capital Management in San Bruno, CA stated, “Simplicity has a definite value when it comes to investment strategy even if it might fall a bit short as a marketing tool.”

July 20, 2010 - Katherine Holden, ChFC®, CFP® of Holden Financial Planning in Wayne, PA offered suggestions to young couples in “Do You Ask Your Spouse before You Spend?” “The very first and most important step is communication,” said Holden. “It takes time, but you have to sit down and figure out your goals—both short and long-term.”

July 19, 2010 – Kent Grealish, AIF®, CFP® of Quacera Capital Management in San Bruno, CA wrote an article called “The Behaviorist: The Importance Of Trustworthiness.”

July 15, 2010 – In “Is it Luck or Skill?,” Kent Grealish, AIF®, CFP® of Quacera Capital Management in San Bruno, CA wrote about the difficulty in differentiating between skill and luck when it comes to the stock market.

June 30, 2010 – Deborah Winterhalter, CFP® of The Grace Financial Planning Company in Warrenville, IL discussed ways to calm overwrought or fearful clients in “VOICES: Deborah Winterhalter, On Being the Buffalo.”

June 29, 2010 – Deidra Fulton, CFP® of Fulton Financial Planning, Inc. in Plano, TX provided several financial tips in “What to Do With A Windfall.”

June 25, 2010 – Jon King, CPA/PFS, CFP® of Pegasus Financial Solutions, LLC in Austin, TX shared the benefits of immediate annuities for certain types of clients in “VOICES: Jon King, On Immediate Annuities.”

June 24, 2010 – Jeff Kostis, CFP®, CPA of JK Financial Planning, Inc. in Vernon Hills, IL stressed that one of the most important aspects of financial planning is timing – and he doesn't mean market timing. Learn more in “VOICES: Jeff Kostis, On Acting When the Time is Right.”

June 22, 2010 – Jean Keener, CRPC®, CFDP® of Keener Financial Planning in Keller, TX discussed the importance of keeping investing costs low in “VOICES: Jean Keener, On the Cost of Investing.”

June 21, 2010 – Leisa Brown Aiken, CFP®, CPA of Veo Financial Counsel, LLC in Chicago, IL provided some great retirement planning tips in “15 Ways to Tell if You Are Ready to Retire.”

June 28, 2010 &ndash; &ldquo;I told one of my clients he doesn&rsquo;t need to be in the market because he&rsquo;s got all the money he needs,&rdquo; said David Gray, CFP®, CDFA&trade; of Finance Arts, LLC in Princeton, NJ. &ldquo;Why take that risk if you don&rsquo;t need to? Then if the market drops 500 points, you can sleep in.&rdquo; Gray and his Fee-Only financial planning practice were featured in the &ldquo;Making It&rdquo; column in an article titled &ldquo;In Tune with Fiscal Needs.&rdquo;

June 18, 2010 &ndash; Brian R. Smith, Ph.D. of Resonant Insight in Vienna, VA was quoted in &ldquo;Once 'America's hottest investor,' CMG's Heebner on a cold streak.&rdquo;

June 17, 2010 &ndash; Tom Roberts, CFP®, MBA of A New Approach Financial Planning in Sarasota, FL shared his approach to financial planning in &ldquo;Sarasota Small Business of the Year Awards: A New Approach Financial Planning.&rdquo;

June 16, 2010 &ndash; See page 4 of the June 16th edition to read a column written by Karl Leal of Leal Financial Planning in Campbell, CA. This week&rsquo;s topic: protecting yourself from fraud.

June 15, 2010 &ndash; In &ldquo;The Behaviorist: On Wall Street Things Can Fall Up,&rdquo; Kent Grealish, CFP®, AIF® of Quacera Capital Management LLC in San Bruno, CA discussed the laws of physics as they relate to finance. &ldquo;The laws of physics will always ensure that gravity works in one direction 100 percent of the time, but in the securities markets, things sometimes fall up, and, when they do, they can destroy an otherwise elegant theory along with your once-profitable portfolio.&rdquo;

June 9, 2010 &ndash; See page 4 of the June 9th edition to read a column written by Karl Leal of Leal Financial Planning in Campbell, CA. This week&rsquo;s topic: debt.

June 8, 2010 &ndash; Kent Grealish, CFP®, AIF® of Quacera Capital Management LLC in San Bruno, CA wrote an article on &ldquo;The Hidden Risk of Stop-Loss Orders.&rdquo;

June 2, 2010 &ndash; David Gray, CFP®, CDFA&trade; of Finance Arts, LLC in Princeton, NJ was featured for his approach to financial planning in &ldquo;The Art of Finance.&rdquo;

June 2, 2010 &ndash; See page 4 of the June 2nd edition to read a column written by Karl Leal of Leal Financial Planning in Campbell, CA. This week&rsquo;s topic: emergency funds.

June 1, 2010 &ndash; In &ldquo;How the Self-Employed Can Save for Retirement,&rdquo; Jean Keener, CRPC®, CFDP® of Keener Financial Planning, LLC in Keller, TX talked about being self-employed and saving for retirement. &ldquo;Essentially, someone who is self-employed has to save for not only their own contributions, but the employer contributions they're missing out on."

June, 2010 &ndash; In &ldquo;Ask the Adviser,&rdquo; Katherine Holden, ChFC®, CFP® of Holden Financial Planning in Wayne, PA provided suggestions on where to invest college savings.

May 26, 2010 – In “VOICES: Wayne Blanchard, On the Costs of Financial Illiteracy,” Wayne Blanchard, CFP® of Money Professionals Group in Melbourne, FL discussed why employees with 401(k) plans should be able to use those plans to improve their financial knowledge and wellbeing.

May 25, 2010 – Leslie Corcoran, CFP® of Family First Financial Planning in Stuart, FL was featured in “VOICES: Leslie Corcoran, On Wanderlust.”

May 19, 2010 – See page 6 of the May 19th edition to read a column written by Karl Leal of Leal Financial Planning in Campbell, CA. This week's topic: financial planning.

May 13, 2010 – Kent Grealish, AIF®, CFP® of Quacera Capital Management LLC in San Bruno, CA advised that when it comes to behavioral finance, simply understanding that human nature can be more powerful than common sense is only half the battle. Learn more in “Another Face in the Crowd.”

May 10, 2010 – Jean Keener, CRPC®, CFDP® of Keener Financial Planning, LLC in Keller, TX was quoted by Jean Chatzky in “How to get by when jobless pay runs dry: Getting a 0% interest credit card can help you stay afloat.”

May 4, 2010 – In “Watching the Market,” Kent Grealish, AIF®, CFP® of Quacera Capital Management LLC in San Bruno, CA discussed why “watching the market” gives the false impression that you are in control of the situation.

May 2, 2010 – Jake Engle, CFP®, ChFC®, CASL, Sean Burgess, CFP®, Jeff Kostis, CFP®, CPA, Garry Good, MBA, Warren F. McIntyre, CFP®, William H. Keffer, CFP®, MBA, ChFC®, CDFA® and Kathleen Campbell all provided recommendations in “Advice for the New Grad.” While most of the advisors pointed to choices at low-fee fund companies for obvious reasons, they came up with a handful of differing themes regarding the best options for young, inexperienced investors.

May 2010 – In “Stock Market Volatility,” Kevin Brosious, MBA, CPA/PFS, CFP® of Wealth Management, Inc. in Allentown, PA discussed the recent stock market volatility.

May 2010 – In “How to Stick to a Budget,” Kevin O'Reilly, MBA, CRPC® of Foothills Financial Planning, Inc. in Phoenix, AZ offered ideas about how to track and manage recurring expenses.

April/May 2010 – In “Pressing the Accelerator,” Kent Grealish, CFP®, AIF® of Quacera Capital Management in San Bruno, CA discussed why he believes deflation is a short-term risk and once it passes, we need to be prepared for inflation.

Bankrate.com, April 30, 2010 – Jean Keener, CRPC®, CFDP® of Keener Financial Planning, LLC in Keller, TX was quoted in “Use Roth IRA as your backup emergency fund.”

April 27, 2010 – Michael Chamberlain, CFP®, AIF® of Chamberlain Financial Planning LLC in Santa Cruz, CA contributed a guest article called "Minding the 401k Gaps";

April 15, 2010 – In "How to Keep Your Nest Egg Intact After A Layoff," Kathleen Campbell of Campbell Financial Partners, LLC in Ft. Myers, FL advised caution when withdrawing money prior to age 59 1/2.

April 8, 2010 – Lawrence Anello, CPA/PFS, CFP® of DHAS Financial Planning in Farmington, CT provided tax credit thoughts in "Some Help as Tax Day Approaches";

April 1, 2010 – Kathleen Campbell of Campbell Financial Partners, LLC in Ft. Myers, FL discussed the pros and cons of health savings accounts in "Good, But Not Great?";

April 2010 - In the article, "Rule Your Retirement," the following Garrett Network members shared advice: Kirk Hobart, MBA, CFP®, Tom Nowak, CFP®, Cheryl Krueger, Garry Good, MBA, Kevin Sale, ChFC®, CFP®, Mary Lacey Gibson, CFP®, Kathleen Campbell, Randy Christiansen, CFP®, Jean Keener, CRPC®, CFDP®, Josh Giminez, EA, APS\*, ERPA, Steve Juetten, CFP®, Mary Deshong-Kinkelaar, CFP®, Celia Brugge, MBA, Katie Birmingham Weigel, CFP®, Lydia Palmin, MBA, CFP®, Leisa Brown Aiken, CFP®, CPA, Dylan Ross, CFP® and Derek Kennedy, CFP®.

March 24, 2010 – "A decline in net worth isn't always a bad thing, but you want to understand why it has dropped," said Cheryl Krueger of Growing Fortunes Financial Partners, LLC in Chicago, IL. Learn more in "How to Self-Diagnose Your Financial Health";

March 23, 2010 – Kent Grealish, CFP®, AIF® of Quacera Capital Management in San Bruno, CA specializes in helping clients construct and manage personal investment portfolios and retirement accounts. He talked to WSJ Financial Adviser about behavioral finance in "VOICES: Kent Grealish, On the Impact of Behavioral Finance";

March 12, 2010 – Ed Schrotenboer, MBA, CFP®, founder of Ednomics Financial in Bloomington, MN, was quoted in "The Evidence Against Buy and Hold, and Why You Should Do It Anyway," "The buy and hold philosophy is a simplification of a very complex investing world," said Schrotenboer. "Not only is our world more complex than in the past, but the tech bubble and housing fiasco show once again that we are still human and our emotions still affect our investment decisions and move markets."

March 11, 2010 – In "5 Money Books Worth Every Penny," the book, The Money Book for Freelancers, Part-Timers, and the Self-Employed: The Only Personal Finance System for People with Not-So-Regular Jobs, is featured, which includes contributions from Garrett members Sherrill St. Germain, MBA, CFP® of New Means Financial Planning in Hollis, NH, Jeff Kostis, CFP®, CPA of JK Financial Planning Inc. in Vernon Hills, IL and Kathleen Campbell of Campbell Financial Partners, LLC in Ft. Myers, FL.

March 9, 2010 – In "Are You Saving Enough For Retirement?," Garrett members Mary Lacey Gibson, CFP®, Cheryl Krueger, Dylan Ross, CFP®, Martha Schilling, AAMS, CRCP®, ETSC, CSA, Josh Giminez, EA, APS\*, ERPA, Michael Miller, CFP® and Katie Birmingham Weigel, CFP® answered questions on saving for retirement.

March 5, 2010 &ndash; Garrett Planning Network members Frank Boucher, CEBS, CFP®, John Vyge, CFP®, Jay Hutchins, CFP®, CDFA, Wayne Blanchard, CFP® and Michael Miller, CFP® shared their opinions in &ldquo;Suze Orman vs. 'Rich Dad, Poor Dad' Guru: He Tweeted, She Tweeted.&rdquo;

March 2, 2010 &ndash; Garrett Planning Network members Sherrill St. Germain, MBA, CFP® of New Means Financial Planning in Hollis, NH, Jeff Kostis, CFP®, CPA of JK Financial Planning Inc. in Vernon Hills, IL and Kathleen Campbell of Campbell Financial Partners, LLC in Ft. Myers, FL were featured in The Money Book for Freelancers, Part-Timers, and the Self-Employed: The Only Personal Finance System for People with Not-So-Regular Jobs.

February 26, 2010 &ndash; Bob Goldman of Bob Goldman Financial Planning in Sausalito, CA suggested, &ldquo;Rather than trying to predict the number and type of bubbles, it may make more sense to look inward when trying to predict the future.&rdquo; Read more in &ldquo;Preparing for the Inevitable Bursting Bubble.&rdquo;

February 26, 2010 &ndash; Charles A. Levin, CPA of Levin Financial Planning in Wayland, MA was quoted in &ldquo;Grantham&rsquo;s &lsquo;Horrifically Early&rsquo; Calls Challenge GMO.&rdquo;

February 17, 2010 &ndash; In &ldquo;Less Risk, but Staying in Stocks,&rdquo; Michael Chamberlain, CFP® of Chamberlain Financial Planning in Santa Cruz, CA discussed using the Collar Fund for his most risk-averse clients, who range in age from their 20s to 70s.

February 12, 2010 &ndash; In &ldquo;Credit Card Limits for Youth Can Be Opportunity for Parents,&rdquo; Celia Brugge, MBA of Dogwood Financial Planning in Memphis, TN took the no-credit approach with her two sons, both of whom are in college. &ldquo;The best approach depends so much on the responsibility level of your kids,&rdquo; Brugge said.

February 4, 2010 &ndash; In &ldquo;Fifteen Ways to Slash Spending in Retirement,&rdquo; Kevin Brosious, MBA, CPA/CPS, CFP® of Wealth Management, Inc. in Allentown, PA challenged readers to&ldquo;consider a typical managed mutual fund with an expense ratio of 1.4%, and compare it to an exchange-traded fund, or ETF, with an expense ratio of 0.09%. A \$500,000 investment would save \$6,550 per year in the lower-cost option.&rdquo; January-February 2010 &ndash; Anthony Noto, CFA of Noto Financial Planning in Shanghai, China was quoted in &ldquo;Swimming with Sharks.&rdquo; The article highlighted some of the dangers involved when investing in unregulated markets. January 27, 2010 &ndash; &ldquo;I see the need for a compensation model that is compatible with the growing desire of investors for a la carte services,&rdquo; wrote Kent Grealish, AIF®, CFP® of Quacera Capital Management LLC in San Bruno, CA. He also described why an hourly rate compensation model is a legitimate alternative to the AUM model. Read &ldquo;What is the Right Compensation Model?&rdquo; to learn more. January 24, 2010 &ndash; Laura Scharr-Bykowsky, MBA, CFP® of Ascend Financial Planning in Columbia, SC discussed how to best avoid scams with charities devoted to Haiti relief efforts in &ldquo;Advisors warn clients to watch out for Haiti scams.&rdquo; January 21, 2010 &ndash; As an old Wall Street saying goes, &ldquo;nobody rings a bell at the top of the market.&rdquo; &ldquo;Nevertheless it sure seems like a lot of people are anxiously awaiting the arrival of Quasimodo, the bell-ringing Hunchback of Notre Dame,&rdquo; wrote Kent Grealish, AIF®, CFP® of Quacera Capital Management LLC in San Bruno, CA. He goes on to describe why asset allocation helps you deal with an extended market trend in &ldquo;The Trouble with Trend Following.&rdquo; January 11, 2010 &ndash; In &ldquo;VOICES: Kathleen Campbell, On Curbing Personal Spending Rates,&rdquo; Kathleen Campbell of Campbell Financial Partners, LLC in Ft. Myers, FL said, &ldquo;I try to get them (my clients) to think that when they go to buy something now, they need to take a broader view. They need to ask themselves if they&rsquo;d prefer to buy now or to sock that money away and use it in retirement to travel or go see their grandkids more.&rdquo; January 5, 2010 &ndash; In &ldquo;Not all financial planners made equal: How to choose the right one,&rdquo; Scott Winkler, CPA/PFS, CFP® of Winkler Financial Planning LLC in Norcross, GA advised, &ldquo;Everyone&rsquo;s situation is different in terms of the advice they need&hellip; A young couple, for instance, may not necessarily need a full-blown estate plan or complex tax planning.&rdquo; January 2010 &ndash; Kent Grealish, AIF®, CFP® of Quacera Capital Management LLC in San Bruno, CA examined &ldquo;Using Past Performance to Choose Mutual Funds&rdquo; and &ldquo;Buying Used Stock.&rdquo; January 2010 &ndash; In &ldquo;How Much Cash You Really Need?,&rdquo; Cynthia Freedman of Freedman Financial Planning in San Jose, CA provided emergency fund recommendations and guidelines. January 2010 &ndash; In the article, &ldquo;4 Ways to Trim Your Spending,&rdquo; Jean Keener, CRPC®, CFDP® of Keener Financial Planning, LLC in Keller, TX noted that most people

can afford to have one area that qualifies as a luxury, such as a nice home. January 2010 &ndash; In his article, &ldquo;The Power of an IPS,&rdquo; Kent Grealish AIF®, CFP® of Quacera Capital Management LLC in San Bruno, CA wrote about the purposes and benefits of Investment Policy Statements.