

Find Your Match.

We know we aren't the right fit for everyone. To help you discover your perfect fit, we've crafted a guide to assist you. It's an important decision - **we're here to help.**

	CATEGORY	LFA ADVISORS	OTHER ADVISOR(S)	DO-IT-YOURSELF		CATEGORY	LFA ADVISORS	OTHER ADVISOR(S)	DO-IT-YOURSELF
BASICS	Credentials	CPA, CFP, PFS, NAPFA, Cambridge Advisor			INVESTMENT STRATEGY	Risk Tolerance Analysis	YES		
	Compensation Method	FEE ONLY				Investments with Proper Asset Allocation			
	Registered Investment Advisor	YES				Devise Investment Strategy			
	Products Sold	NONE				Support Execution of Investment Strategy			
	Committed to Client Education	YES				Periodic Review of Asset Allocation			
SCORECARD	Comprehensive Net Worth Evaluation <small>(including real estate)</small>	YES			Periodic Review of Investment Strategy				
	Evaluation of Savings Rate & Tax Efficiency				TAX MANAGEMENT	Legal Strategies to Minimize Tax Liability	YES		
	Good Debt and Bad Debt Evaluation					Strategize: Investment & Real Estate Taxes			
	Credit Score Education					Education: Effective & Marginal Tax Rates			
	Evaluation of Underperforming Assets					Education: Recordkeeping/Retention			
			Income Tax Projection						
CASH MANAGEMENT	Liquidity Management	YES			Monitoring Estimated Payments & Withholdings				
	Understanding of Income & Expenses				Prepare Tax Returns				
	Simplified Bank & Brokerage Account Structure				Evaluation of Past Returns for Amendments				
	Budgeting Assistance				Coordinate with Tax Authorities if Audited				
	Credit Counseling				ESTATE PLANNING	Education: High-Level Estate Planning	YES		
	Debt Restructuring					Assess Estate Planning Goals			
	Bankruptcy					Co-ordinate with Estate Planning Attorneys			
GOALS	Short/Long Term Goals Setting & Prioritization	YES			Ensure Beneficiary Designation is Sound				
	Understand Probability of Achieving Goals				Evaluation of Current & Potential Estate Tax				
	Annual Review of Goals and Progress Achieved				Strategies to Minimize Estate, Gift & GSTT				
FINANCIAL INDEPENDENCE	Evaluation of Savings Needed to Achieve Financial Independence	YES			Evaluate Means to Fund Estate Tax Burdens				
	Evaluation of Cash Flow				Facilitate Charitable Giving Intent				
	Estimation of Timeline to Independence				Ongoing Review of Estate Planning				
	Probability of Achieving Independence Goals				SPECIALIZATIONS	Review & Education: Compensation/Benefits	YES		
	Tax Management of Retirement Account					Evaluate: How plans align with overall goals			
	Periodic Review of Asset Allocation					Help Small Business Clients Strategize			
	Periodic Review of Investment Strategy					Retirement/College/Marital change/Real Estate/Monetary Settlement/Eldercare			
RISK MANAGEMENT	Evaluation of various risk exposures	YES							
	Strategy to mitigate risk of exposures								
	Evaluation of current Insurance Needs:								
	-Income Replacement (Life/Disability/Buy/Sell)								
	-Health: Medical/Dental/Long Term Care								
	-Property: Auto/HomeOwner/Estate Planning								
	Recommend changes in coverage (if needed)								
	Adjust insurance (if needed)								
	Review & Manage Employee Benefit Plans								