



Planned Financial Services – Key Differentiators

As an independently owned and operated investment advisory firm, Planned Financial Services (PFS) enjoys the freedom to place client needs above all else. This governs our approach to helping individuals, families and businesses to gain greater joy and fulfillment from the wealth they have built as they pursue their goals.

- 1. Unbiased, Objective Advice** – PFS provides objective and unbiased advice. When you're on the receiving end of advice from any source, it's only natural to wonder "what is in it for the person giving the advice? Is the advice being provided to me in my best interest?" As an independent firm, we are not owned by a bank, wire house or insurance company. The only agenda at PFS is finding the best solutions for you, our client.
- 2. Transparent** – Companies that are owned by brokerage houses tend to push their line of products and typically receive incentives to do so as part of their commission structure. Not here. Our compensation model was developed to eliminate conflicts of interest and is based on either an hourly rate for consulting work or an asset based fee which is tied to how well we manage your money. There are no hidden fees and all costs are fully disclosed and discussed up front. Additionally, you will never be put in that awkward position of wondering how to leave if you find you are not satisfied. You retain the power to fire us any time with no strings attached because we work for you.
- 3. Competent, Knowledgeable Advisory Team** – Many clients who come to us seeking help have previously worked with a single advisor within a large institution. At PFS we apply a team approach to helping you reach your goals. With multiple advisors working for you, you benefit from more years of experience and different perspectives. From this vantage point, we collaborate with you and provide a single source of advice based on our team approach. As a client you benefit from a team approach that brings together CPAs, Tax Specialists, Registered Investment Advisors, Certified Financial Planners, Accredited Investment Fiduciaries and Certified Divorce Analysts—all under one roof. This breadth of knowledge leads to well thought out and coordinated solutions which are carefully reviewed from many angles to better ensure nothing is overlooked and all aspects of your financial picture seamlessly work together in perfect harmony.
- 4. We Understand Business** – As an independent company we understand the specialized needs and challenges that business owners face. We face many of the same stressors and rewards that you do. Our business clients benefit from our insight and experience as business owners and advisors who understand your world.

- 5. Collaboration with Your Other Key Advisors** – We use a single source system with WealthPlan™ which houses all of your financial information and critical documents in a user friendly and intuitive site and secured in an electronic vault. This lowers your risk of being the victim of identity theft. An additional benefit is that you can invite your other advisors (attorneys and CPA) to work with the same data which reduces time, lowers costs and increases accuracy so your advisor can better help you. We know everything works better when everyone has access to the same data and is rowing in the same direction.
- 6. Access, Ease and Convenience** – We understand how valuable and limited your time is and we treat it as such. In addition to being easily accessible for meetings in person at your office or ours, we are also available via email, phone or teleconference. You will also have a live person answering the phone during business hours – no automated answering systems where you push 1 for English or you press * key to access a directory listing. We are so committed to our clients that they even have access to us after hours for emergencies. All calls are returned within 24 hours - guaranteed. We have created and live a NO EXCUSE culture at PFS. You can count on solutions and not excuses.
- 7. Cleveland based, local company** – Our roots are firmly planted in Cleveland and we are here to stay. We pride ourselves on being a Cleveland-based company and our commitment has been applauded by several like-minded local agencies, including Weatherhead 100, COSE 10 under 10, NEO Success Awards and 401(k) Wire Top 300. We are here to help you, your family and your business thrive. We believe in giving back to the community through the creation of local jobs, procuring the services of local businesses and vendors and, most importantly, giving back to the community. All of our team members at PFS regularly give back to the community with their time, talent and money. We believe our company culture translates into knowledge and advice that can also help you plan your legacy.



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