Planner's Name: Kathleen Hentges, CFP® *Company:* Applied Advisor
Phone: 415-294-4321, ext. 4 *Date:* 1/2/2008

1 *Do you have experience in providing advice on the topics below? If yes, indicate the number of years.*

X	Retirement planning	4 years
X	Investment planning	4 years
X	Tax planning	4 years
X	Estate planning	4 years
X	Insurance planning	4 years
X	Integrated planning	4 years
X	Other: Tax Preparation	6 years

2 *What are your areas of specialization? What qualifies you in this field?*

Personal financial planning: I hold a certificate in personal financial planning from the University of California, Santa Cruz- Extension, I am a CERTIFIED FINANCIAL PLANNER™ Practitioner.
.
Tax planning and tax preparation for individuals: I am a California Tax Education Council Registered Tax Preparer.

3a *How long have you been offering financial planning advice to clients?*

	Less than one year
X	One to four years
	Five to 10 years
	More than 10 years

3b *How many clients do you currently have?*

	Less than 10 clients
	10 to 39
	40 to 79
X	80 +

4 *Briefly describe your work history.*

Prior to opening Applied Advisor Network, LLC in January of 2003 I worked for H&R Block for one year as a tax preparer. Before that I was a motion picture camera assistant.

5 *What are your educational qualifications? Give area of study.*

Certificate	Personal Financial Planning
Undergraduate degree	BS of Communications
Advanced degree	None
Other	

6 *What financial planning designation(s) or certification(s) do you hold?*

- [x] CERTIFIED FINANCIAL PLANNER™ or CFP®
- [ ] Certified Public Accountant-Personal Financial Specialist (CPA-PFS)
- [ ] Chartered Financial Consultant (ChFC)
- [ ] Other : ______

7 *What financial planning continuing education requirements do you fulfill?*

A minimum of 15 hours per year financial planning education approved by the Certified Financial Planner Board of Standards and 20 hours per year tax preparation continuing Education approved by the California Tax Education Council.

8 *What licenses do you hold?*

Insurance	None
Securities	None
CPA	None
J.D.	None
Other	None

9a *Are you personally licensed or registered as an investment adviser representative with a state(s)?:*

- [X] Yes
- [ ] No

If no, why not? ______

9b *Are you or your firm licensed or registered as an investment adviser with the:*

State(s)	Yes, the firm is registered in California
Federal Government	No

If no, why not? SEC registration is only required of firms that manage more then 30 million dollars, which Applied Advisor does not.

9c *Will you provide me with your disclosure document Form ADV Part II or its state equivalent?*

- [X] Yes
- [ ] No

If no, why not? ______

10 *What services do you offer?*

Retirement planning, debt reduction, cash management, investment planning, investment recommendations (primarily mutual funds), tax planning, tax preparation, general insurance needs analysis, general estate planning, home purchase evaluation, education planning. I do not provide business planning or bankruptcy planning.

11 *Describe your approach to financial planning.*

I work on an hourly, as-needed basis. A particular engagement maybe comprehensive or limited in scope depending on the requirement of the requested services and your needs and budget. My clients are fairly diverse in terms of income, they run the gambit from teachers to computer engineers to vice presidents of large companies. The one thing they do have in common is they all have the do-it-yourself mindset to some degree. I don’t manage anyone’s portfolio or take over the responsibilities of my clients finances. I function as an advisor or coach rather then a manager. Working with me is only the first step, to succeed you will need to be able to implement my recommendations on your own. I will provide as much help as you need up to the point of taking over. I am originally from Ohio and I feel I bring that Midwestern practicality and sobriety to financial planning and investing. I am not at all impressed with the latest flashy investment product or the newest convoluted tax shelter. My focus when it comes to investment products is mutual funds, I don’t feel individual securities are appropriate for most investors who do not have the time, cash flow or expertise to manage a portfolio of individual stocks and bonds.

12a *Who will work with me?*

Planner	Kathleen Hentges, CFP®
Associate(s)	None

12b *Will the same individual(s) review my financial situation?*

- [X] Yes
- [ ] No

If no, who will? ______

13 *How are you paid for your services?*

- [X] Fee
- [ ] Fee and commission
- [ ] Salary
- [ ] Other

14 *What do you typically charge?*

Fee:

Hourly Rate	$102 with a reduced rate in limited circumstances		
~~Flat fee (range)~~	~~$~~	~~to~~	~~$~~
~~Percentage of assets under management,~~			~~percent~~

Commission:

What is the approximate percentage of the investment or premium you receive on:

Stocks and bonds	No Commissions
Mutual funds	No Commissions
Annuities	No Commissions
Insurance products	No Commissions
Other	No Commissions

15a *Do you have a business affiliation with any company whose products or services you are recommending?*

- [ ] Yes
- [X] No

Explain:

15b *Is any of your compensation based on selling products?*

- [ ] Yes
- [X] No

Explain:

15c *Do professionals and sales agents to whom you may refer me send business, fees or any other benefits to you?*

- [X] Yes
- [ ] No

Explain: I will accept referrals from other professionals whom I refer a client to, but I do not have agreements, formal or informal, with any other professional. I don’t receive fees or other “soft dollar” benefits from my referrals.

15d *Do you have an affiliation with a broker/dealer?*

	Yes
X	No

15e *Are you an owner of, or connected with, any other company whose services or products I will use?*

	Yes
X	No

Explain: ______________________________

16 *Do you provide a written client engagement agreement?*

X	Yes, a sample engagement letter is provided prior to a first appointment.
	No

If no, why not? ______________________________