



Dean Roland Russell

Family Wealth Management

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Financial Advisor Comparison	Dean Roland Russell		Other Advisor	
	Yes	No	Yes	No
Honesty				
1. <u>Fiduciary</u> - Willing to sign a fiduciary oath to act in clients' best interest.	✓			
2. <u>Fee Only</u> - only our client pays us, so our loyalty is to you not to any company or product.	✓			
3. <u>Trustworthy</u> - No disciplinary actions.	✓			
4. <u>Transparent</u> - Disclose conflicts of interest.	✓			
Many of the above questions can be answered by reviewing the firm's ADV or disciplinary status at www.SEC.gov .				
Competency				
1. <u>Experienced</u> - In business more than 20 + years.	✓			
2. <u>Respected</u> - Top Advisor in "Worth Magazine," "San Diego Magazine."	✓			
3. <u>Well-known</u> - Quoted in the media (Wall Street Journal, etc.)	✓			
4. <u>Extensive Resources</u> - Member of SOAR , 7 unaffiliated, "fee only" firms with total investable assets over \$1 billion who function primarily as a business resource and professional support network .	✓			
5. <u>Team</u> – Collaborate with clients' other professional advisors.	✓			
6. <u>Credentials</u> – CFP, CPA, PFS, Masters (accounting, tax, bus.)	✓			
7. <u>Experienced Staff</u> - Long-time employees of 10 years +.	✓			
Service & Value				
1. <u>On-going</u> –We review your investment and noninvestment plan in each quarterly letter.	✓			
2. <u>Customized advice</u> - On-going, customized means we get to know your financial goals and take care of your unique needs as life and the world changes.	✓			
3. <u>Comprehensive plans</u> – putting your financial puzzle together in investments, tax planning, estate planning, etc.	✓			
4. <u>Personal</u> – An office that knows you and your plan.	✓			
5. <u>Fees</u> – One advisory fee. <u>No</u> commissions, referral or hourly fees.	✓			
6. <u>Responsive</u> – Return your calls & e-mails within 24 hours.	✓			

Office Address: 16885 West Bernardo Drive, Suite 209, San Diego CA 92127

Fee **FO** Only
 No Products Sold – No Commissions