



## The Pure Difference



	Pure Financial Advisors	Other Financial Advisors
<b>Empowerment, Education &amp; Transparency</b>	<p><b>Consumer Advocacy</b> - Our advice begins with understanding your needs and goals. We evaluate all of your concerns before recommending any of our products or services. We fully educate you on our products and services and fully disclose the advantages and disadvantages to ensure your full understanding.</p> <p><b>Fiduciary Responsibility</b> - By definition, a fiduciary is legally obligated to act in your best interest. Your Pure Financial Advisors representative is a salaried employee who is never compensated by the sale of financial products or asset management fees thus eliminating a conflict of interest.</p>	<p><b>Conflict of Interest</b> - Advice is based on an agenda to sell products and services. They are compensated through commissions earned from selling products.</p> <p><b>Selective Information</b> - Advice is based on what is best for the investment advisor. They spend the majority of the time reviewing advantages and little or no time discussing disadvantages which can lead to misinformed decisions.</p>
<b>Diligent Discovery</b>	<p><b>Situation Analysis</b> - Our advisors analyze your circumstances to determine if we can help you over the long term. If it is discovered that we cannot provide you with the long-term help you deserve, we refer you to a more appropriate professional.</p>	<p><b>No Due Diligence</b> - Advisor conducts little or no diligent discovery to determine if a product or service is appropriate for you. Their philosophy is that their products and services are right for everyone.</p>
<b>Rigorous Analysis</b>	<p><b>Best Choice</b> - A complete analysis of your estate is completed prior to recommendations. If it makes sense for you to stay your current course, you are advised to do so.</p>	<p><b>Move Money</b> - There is little or no analysis of your present financial situation. The advisor tries to move as much of your money into their products as possible – regardless of whether it makes sense for you to do it.</p>
<b>Comprehensive Plan</b>	<p><b>Comprehensive Approach</b> - All implemented plans combine financial planning, tax preparation, estate planning and trust preparation to create a comprehensive plan for you and your family.</p> <p><b>Customized Plan</b> – A plan is created by analyzing your situation and appraising your objectives and concerns. A comprehensive financial plan is created based on your unique situation taking into account specific milestones. It is easily adaptable to changing circumstances.</p>	<p><b>One-Size-Fits-All</b> – Financial plans are preformatted and are not customized to your specific needs. Changes to the plan are arbitrary and are based on what is best for the investment advisor – not you.</p> <p><b>Limited Expertise</b> - Advice is limited to a specific products or services and fails to look at the big picture of your financial situation. Rarely do they consult professionals in other disciplines to provide you with the best advice.</p>
<b>Living Plan</b>	<p><b>Lifetime Relevance</b> - Your financial plan stays current and relevant throughout your lifetime because it is a dynamic plan that is monitored and updated regularly. Your investments are continuously monitored to ensure you live to the highest means possible without fear of running out of money.</p>	<p><b>Stagnant Plan</b> – The financial plan is rigid, inefficient and ineffective and does not adapt to your changing circumstances.</p>