

Planner's Name: Kathleen Hentges, CFP® Company: Applied Advisor
Phone: 415-325-2042 Date: 1/3/2016

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

<input checked="" type="checkbox"/>	Retirement planning	<u>11 years</u>
<input checked="" type="checkbox"/>	Investment planning	<u>11 years</u>
<input checked="" type="checkbox"/>	Tax planning	<u>11 years</u>
<input type="checkbox"/>	Estate planning	<u> </u>
<input type="checkbox"/>	Insurance planning	<u> </u>
<input checked="" type="checkbox"/>	Integrated planning	<u>11 years</u>
<input checked="" type="checkbox"/>	Other: Tax Preparation	<u>13 years</u>

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.

Planning for Registered Domestic Partners/Same Sex Married Couples: I am an Accredited Domestic Partnership Advisor and have been advising couples for 10 years.

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

- Less than one year
- 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
- 80 +

4 Briefly describe your work history.

Prior to opening Applied Advisor, 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	<u>Personal Financial Planning</u>
Undergraduate degree	<u>BS of Communications</u>
Advanced degree	<u>None</u>
Other	<u></u>

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

<input type="checkbox"/>	CERTIFIED FINANCIAL PLANNER™ or CFP®
<input type="checkbox"/>	Certified Public Accountant-Personal Financial Specialist (CPA-PFS)
<input type="checkbox"/>	Chartered Financial Consultant (ChFC)
<input type="checkbox"/>	Other : <u>Accredited Domestic Partnership Advisor (ADPASM)</u>

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	<u>None</u>
Securities	<u>None</u>
CPA	<u>None</u>
J.D.	<u>None</u>
Other	<u>None</u>

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

<input checked="" type="checkbox"/>	Yes
<input type="checkbox"/>	No

If no, why not?

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

State(s)	<u>Yes, the firm is registered in California</u>
Federal Government	<u>No</u>

If no, why not? SEC registration is only required of firms that manage more than 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?

<input checked="" type="checkbox"/>	Yes
<input type="checkbox"/>	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 than 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?*

Yes
 No

If no, who will? _____

13 *How are you paid for your services?*

Fee
 Fee and commission
 Salary
 Other

14 What do you typically charge?

Fee:

Hourly Rate \$180
Monthly Subscription \$85 to \$135
~~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
 No

Explain:

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

Yes
 No

Explain:

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

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
 No

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

- Yes
 No

Explain:

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

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

If no, why not?
