BERNO FINANCIAL MANAGEMENT

For Financial Peace of Mind

IS YOUR ADVISOR WORKING FOR YOU?

Don't take a chance on your family's future. You need the best possible advice today, so you can do everything possible to make the most of your personal finances.

Complete the checklist below to compare the services you're getting from your current advisor to those delivered by Berno Financial Management, Inc. Then, use that information to make a decision about who will be best able to help you achieve financial peace of mind.

DOES YOUR ADVISOR...	YOUR CURRENT FINANCIAL ADVISOR	BERNO FINANCIAL MANAGEMENT, INC.
Use a scientific method to judge your risk tolerance?		✓
Help you track your cash flow and expenses?		✓
Measure your savings rate or withdrawal percentage?		✓
Track your complete net worth annually?		✓
Review your income tax return?		✓
Provide you with a long-term financial projection?		✓
Attend meetings with you and your attorney, CPA, insurance agent or other professional advisors?		✓
Consider income taxes when recommending investments?		✓
Refer you to outside specialists when appropriate, such as for mortgage brokerage or long-term-care insurance?		✓
Provide fee-only financial advice?		✓
Offer proactive communication such as detailed performance reporting, a newsletter and blog as well as contact you when you reach different stages of life?		✓
Have recognized credentials, such as the CERTIFIED FINANCIAL PLANNER™ professional designation?		✓

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