

1. Jake Engle became a Fee Only Fiduciary Financial Planner and Wealth Manager because he loves to help people reach their goals and dreams. To him his career is not “work”, it’s his favorite thing to do.

2. Background- Jake Engle has worked in several parts of the financial industry. After graduating with a BS in Business Economics in 1985, he worked for a government regulatory agency, the Federal Home Loan Bank Board, in the Office of General Counsel. There he learned about the mistakes made by both regulators and bankers that led to the savings and loan crisis – and learning “what not to do” was very valuable to a young man. Jake also worked as an analyst in a law firm that focused on construction and real estate development, which both sparked his interest in real estate investing and doused his interest in becoming an attorney. Working as a bank branch face-to-face Investment Representative for Washington Mutual Bank taught Jake about the “salesman” side of the brokerage industry, and he learned enough to know he wished to work as a Fee Only advisor. But first, Jake needed to help a friend with an ill spouse, so he helped run an insurance agency, until his friend could retire. The knowledge he gained benefits every client. Jake began the process of opening his own Fee Only Registered Investment Advisory firm, Wealth Planning & Management, in 2003. He receives over 80% of his new clients from referrals from satisfied clients. Jake is a graduate of the FPA Residency program through the University of California Irvine, as well as the American College and has earned the other designations listed below and on his website.

3. Financial Planning credentials – CFP® - Certified Financial Planner Professional. ChFC, Chartered Financial Consultant and CASL – Chartered Advisor in Senior Living, both designations through The American College.

4. Areas of specialty are helping clients identify and reach their goals. We work best with positive people who have aspirations. (We don’t work well with unhappy cynical people.) All of our clients invest in US based investments that promote international capitalism.

5. Our ideal client is someone who cares about the peace of mind that investments can provide. We are frugal ourselves and prefer having peace of mind to having more things. Unlike some firms, we love to help young people under 35 get a

solid start in life. Our most common client is a saver and the family earns in excess of \$100,000 a year, and saves at least 10% of their earnings. (Or plans to start saving promptly.) All new clients choose to have us handle their investments and financial planning, and we have minimums.

6. We are not a registered representative of any broker dealer, nor are we a licensed insurance agent. Nor do we have plans to become either of these things again, as we gave up these licenses while in good standing, voluntarily, to be Fee Only.

7. We are a Registered Investment Advisor, able to do business in all but 3 states where we don't wish to do business (Texas is one of them), and registered in those states where we have more than 6 active clients, as per the national de minimus rule.

8. We are fiduciaries. The client's best interest comes first.

9. Compensation is Fee Only. Most clients pay us a fee to manage their accounts, some also pay us an project fee for financial planning. The project fee increases periodically like all professional fees.

10. Minimums for account size are negotiable. We normally work with clients with total assets in excess of \$500,000. New clients can have a free telephone Get Acquainted conversation with us, or if they wish to meet in person we can eat lunch together, by appointment. No free advice is given. We do require that new clients either use e-mail themselves, or have a caregiver who agrees to do so on their behalf.

11. We provide a written engagement agreement in advance, and require a deposit upon signing, before performing the work.

12. Our analysis is in writing, and we provide an Action Plan for clients to follow.

13. We implement our client's plans via clients opening accounts with discount brokerage custodians. We can handle all aspects of implementation, except for certain things that, as one example, the client will need to have their insurance agent change.