



A CPA with the PFS credential is an experienced and objective advisor with a powerful combination of extensive tax expertise and comprehensive knowledge of financial planning.

to the client any commission or referral fees; and serve the public interest when providing financial services. You can review the code at www.aicpa.org.

How can a CPA/PFS help you?

A CPA with the PFS credential will help you by taking a holistic approach to your financial planning process. No recommendation is made without considering the impact on all of your goals. He or she can help you control expenses and develop and implement a plan for retirement, education, or wealth protection. He or she can also offer advice in tax planning or asset management. Specifically, a CPA/PFS can help you:

- Establish financial and personal goals through objective analysis of your situation
- Evaluate your financial well-being through a thorough analysis of your assets, income, liabilities, taxes, investments, and insurance
- Identify areas of concern and help you address them with a suitable plan that emphasizes your financial strengths while reducing your financial weaknesses
- Establish plans to effectively transfer accumulated wealth to either successive generations or charitable organizations
- Review your plan periodically to accommodate your changing personal circumstances and financial goals

How to choose a CPA/PFS

The relationship you establish with your financial professional is a very personal one. For the relationship to be effective, you have to be comfortable sharing many details of your financial and family life. A CPA is one of the most trusted advisors for both individuals and their closely held businesses. Combine this with the expertise evidenced by the PFS credential, and you can feel comfortable that the CPA/PFS professional will work hard for you and your family's best interests for years to come.

Here are some questions you may want to ask a CPA/PFS to help you decide whether he or she is the right planner for you:

- What is your education? What schools did you attend and what degrees have you earned?
- What licenses do you hold? Are you registered with the Securities and Exchange Commission (SEC) or state securities regulator, or the Financial Industry Regulatory Authority (FINRA)?
- Do you execute securities trades through a broker-dealer? Who is it?
- Do you specialize in a particular area?
- What type of products and services do you offer? How are you compensated for your services? Do you receive a commission for products you may sell to me?
- Have you ever been disciplined by any government board or regulatory agency?

Is a CPA/PFS right for you?

The financial world has become a very complex place. Even if you're used to handling your own financial affairs, the time may be right to consult a CPA/PFS who can review your financial situation and offer suggestions that may help you reach your financial goals.

For example, are you familiar with all of the different investment opportunities that might be available to you? Are you on track to meet your financial goals, such as saving for your child's college education, securing enough income for a comfortable retirement, or protecting your assets against risks and lawsuits?

A CPA/PFS can offer the analysis you need to answer these and other important financial questions. To locate a CPA/PFS visit www.findaPFS.org.

IMPORTANT DISCLOSURES

Investment advice provided by Horter Investment Management, a Registered Investment Advisor. Insurance and annuity products are sold separately through Cutter Financial Group, LLC. Security transactions through Horter Investment Management, LLC are placed through Pershing Advisor Solutions, LLC and Trust Company of America. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials.