Bachrach & Associates, Inc.
Balance·Achievement·Integrity

8380 Miramar Mall, Suite 200
San Diego, CA 92121
Tel: 858.558.3200
Fax: 858.558.0748
www.bachrachvbs.com

Values-Based Financial Planning

WHITE PAPER

JUNE 15, 2007

Values-Based Financial Planning is a primer on how to develop a personal financial strategy (either directly or with the assistance of a financial professional). First published in 2000, it has been enjoyed by hundreds of thousands of individuals seeking to gain insight into the role that financial planning can play in their lives. Some individuals use this book as a guide to organizing their own financial futures; others use it to improve the way in which they collaborate with their current financial professionals; and, still others use it to identify client-centric financial professionals to whom they can delegate the responsibility of developing a financial strategy for their review and implementation (either in a specific area, such as insurance, or on a more comprehensive basis).

Values-Based Financial Planning is offered directly to the consumer through distribution channels such as Amazon.com. It is also offered indirectly through financial professionals as a gift to those individuals who meet a well-defined set of criteria that allow the financial professional to provide an optimal quality of service. While the financial professional provides the book, it is actually a gift from the referring party who attaches a personalized note that suggests why the book may be of interest to the referred party. Subsequently, the financial professional has the responsibility to schedule a phone consultation with the referred party to discuss the contents of the book and provide insight into the experience associated with Values-Based Financial Planning™.

This phone consultation is conducted strictly as a service call, as opposed to a sales call. No product information, fee information or discussion of credentials is permitted. The sole purpose of the call is to discuss the book's contents and to conduct a Values Conversation™ and/or Quality of Life Enhancer™ Exercise with referred parties to allow them to gain insight into the Values-Based Financial Planning™ experience. If the individual requests the opportunity to complete a Financial Road Map® interview, the financial professional may schedule an appointment. Otherwise, the financial professional must conclude the call as it began (*i.e.,* purely as a service call).

Values-Based Financial Planning does not provide any financial recommendations of *any* kind. It also does *<u>not</u>* endorse *any* firm or product in the financial services industry. All testimonials (Dr. Stephen R. Covey, David Bach, John J. Bowen Jr., Harry Dent *et al.*) were offered *pro bono* and singularly describe the value of book's contents, as opposed to describing any results that may have been experienced by devotees of Values-Based Financial Planning™. Additionally, the book has been has been reviewed and approved by independent counsel, countless Compliance departments and a special investigator for the NASD.

I hope this provides clarity with respect to the purpose and use of the *Values-Based Financial Planning* book. Should you or any member of your staff have any additional questions, please feel free to direct them to my immediate attention.

Respectfully,

Terrance J. O'Hara

Dr. Terrance J. O'Hara
President and Chief Executive Officer