



	Fee-only Retainer	Fee-only Hourly	Fee-only AUM	Commission	Fee-based
Advisor makes money off of investment sales				✓	✓
Advisor make money from insurance sales				✓	✓
Includes investment advice	✓	✓	✓	✓	✓
Helps clients with less than \$500,000	✓	✓		✓	✓
Includes implementing recommendations	✓		✓	✓	✓
Upfront about fees	✓	✓	✓		
Includes areas clients don't know they don't know	✓		✓		
Includes goal setting	✓		✓		
Help clients with their 401(k) options	✓	✓			
Includes tax prep	✓				
Includes estate planning education	✓				
Includes non-biased insurance analysis	✓				
Includes analyzing the best time to take Social Security	✓				