



the Plan

Summer 2012

Buy Local or Wholesale? - Devin Wolf, CFP®

Both buying locally and wholesale have advantages: local purchases typically are associated with the benefits of better service and buying wholesale is typically associated with reduced costs.

The good news is that at Financial Plan you get the best of both worlds. Not only do we pride ourselves on providing financial planning tailored to the needs of each client, but as the largest fee-only firm in the area we have been able to obtain access to investments and receive cost reductions our clients couldn't receive on their own.

For example our clients receive:

- Lower transaction fees (costs to buy and sell funds) than they would as retail customers of TD Ameritrade.
- Access to investments through Dimensional Fund Advisors that wouldn't be available otherwise.
- Access to share classes with lower expense ratios.

Mutual fund companies often have many share classes of the same investment. The underlying holdings of the fund are the same, but the expenses associated with the investment are different. Because everything is the same except for the costs, the share class with the lower expense ratio will outperform by the difference in costs each year.

For example, Vanguard has a share class known as "Admiral Shares" that is less expensive than their Investor class, but a high minimum investment is required. Because of your relationship with us, you can now access the Admiral shares without meeting the Vanguard minimum investment amount. We recently moved your Vanguard Investor class shares to the less expensive Admiral shares.

The Client Web Portal - James B. Twining, CFP®

One of the frustrating aspects of investing for many is the difficulty of easily viewing a report that shows a consolidated view of all holdings in a clear, understandable way.

To solve that, we have retained the technology services of Morningstar, Inc. to develop an online Client Web Portal. Having set this up for quite a few clients already, I can say that this is the best report that I have ever seen in my thirty years of wealth management. I recommend it to all of our clients. Other than your year end tax report, this view can take the place of all of your statements. It contains more information than the statements and it is presented in a clearer way. If you have not already had your portal set up, call your advisor for your user ID and password. The portal is accessed through our website at www.FinancialPlanInc.com. Select the Client Web Portal button on the home page. Enter your user name and password, and.. Voila!...you are in.

The Client Web Portal allows you to :

See a list of your accounts with an up to date market value, and an asset allocation view with a grand total.

See what percentage of your funds are invested in every region of the globe.

See the tax status of your funds: How much is currently taxable, tax deferred, and tax free.

See all of the securities within each account, with key information on each holding, all account activity and cumulative account performance.

Scan and upload your important documents for viewing by you and your advisors from any location.

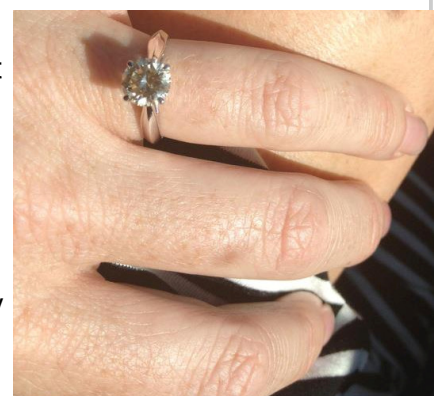
So Long and Farewell to Jennifer



As an update to Jenn's personal note, Jennifer has now moved to Illinois to be with her boyfriend Gary. It looks like her optimism regarding Gary's intentions was well founded:

We just got this picture from Jenn the other day. When Gary (Navy Man) got off the plane in Chicago he was in his dress whites. He got down on one knee in front of everyone and proposed.

Jennifer was an amazing part of the Financial Plan family and we genuinely appreciate all that she contributed to the firm over the last several years. We are going to miss all of her contributions and especially her sense of humor. We couldn't be happier for her and we wish her well in this new phase of her life.





on a Personal*note*

Jennifer

The things you have to do to get a good space on this thing! As you all know I've worked here now for 4+ years. I have learned so much & really enjoyed the work I did. However my time at Financial Plan Inc has come to an end. I am leaving on June 30th to start a new, very exciting chapter in my life. My boyfriend Gary & I are going to be getting married when he returns from deployment (for those of you who didn't know he's in the Navy, currently stationed on the Abraham Lincoln) Originally we thought he would be able to return to Washington, however that is not the case. We are going to be moving to Great Lakes, IL. Thank goodness I'm not opposed to snow! So it's with much sadness in my heart that I am saying good bye to working here, speaking with you all & seeing you in the office & at events. I've thoroughly enjoyed getting to know all of you.



~Jenn

David and Bonnie

One of my favorite cousins was getting married this summer so we planned a trip to go back to Kansas for the wedding. Against our better judgment, we decided to make it a road trip and burned up just about 5000 miles



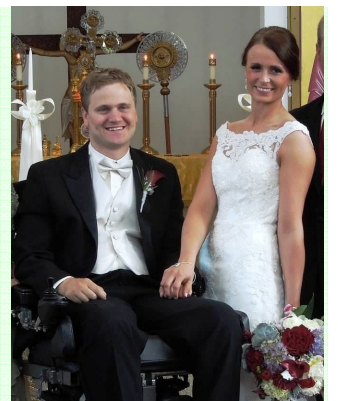
along the way. We went to Yellow-

stone, the Cody WY rodeo, Mt. Rushmore and even stayed in a covered wagon at Laura Ingalls' homestead. We even had a tornado watch while we were at my parents.



Jamie and Jeanne

On Saturday July 7 our youngest son Gabriel was married to his sweetheart Jaimee. The wedding was held at St. Sophia's Greek Orthodox Church. It was a day of beauty and grace that will never be forgotten. Family and friends from all over the country came to witness and some shed a few tears of joy. For the younger set, the celebration continued into the small hours of the morning. Congratulations Gabe and Double E!



Devin and Stephanie

Life has been busy with summer in full swing. Stella is in high demand as a flower girl in three weddings. We recently found out she needs glasses, which has put her over the top on the adorable meter. Graedon turned one and has been on the move walking and talking. As you can see he wasn't bashful about diving into his birthday cake even though it was his first experience with sweets (other than whatever Jeanne and Jamie have fed him behind our backs!).



Nathan and Lisa

My daughter Finley just started taking her first steps; I think she's up to 10 consecutive at this point. The problem is that she's having more fun falling into us than she is walking. As soon as she gets close to Lisa or me, she'll starting laughing and take a dive, knowing that we'll catch her.

With Jenn's departure my responsibilities have grown here at the office. You may notice that I'm taking the majority of incoming calls as well as responding to most of your inquiries and issues. I hope to meet and exceed the excellent standards you have become accustomed to here at Financial Plan.

