

"Start with the general practitioner – a financial planner
(whose) compensation should be from fees alone."

Popular Journalists Hail Commission-Free Service Model and the Benefits of Hourly, As-Needed Services

Kiplinger's Personal Finance, October 2008 – The Garrett Planning Network is recommended as a resource for professionals that can help you get your financial plan on track.

Forbes.com, September 24, 2008 – The author of "Know Your Options When Hiring a Financial Advisor" recommends the Garrett Planning Network for CERTIFIED FINANCIAL PLANNER™ professionals who meet with clients on an hourly basis.

Wall Street Journal, September 16, 2008 – As part of a program to help employees with money matters, some employers are offering sessions with financial advisors. The Garrett Planning Network is mentioned as a possible place to find these advisors.

CNN Money, September 5, 2008 – In the article, "Your Biggest Money Worries – Solved," the Garrett Planning Network is recommended as a good place to find a fee-only advisor to assist you with developing your financial plan.

Los Angeles Times, July 13, 2008 – The Garrett Planning Network is recommended as a great place to get advice on asset allocation in the Q&A article, "Pay Off the Loan on Your Car Before Trading it In."

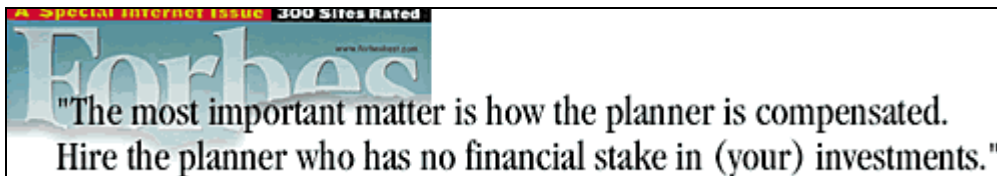
New York Times, May 20, 2008 – In the article, "Five Basic Guidelines for Managing Your Finances," the Garrett Planning Network is recognized as a helpful resource for people without large portfolios.

CNN Money, May 14, 2008 – In "Wanted: Free financial advice," the Garrett Planning Network is mentioned as one of the few resources for finding an hourly financial planner. The writer of the articles suggests that before hiring that planner, be sure that you ask some tough questions. In particular, you'll want to ask some technical questions about your portfolio. Then go home and sleep on it before making any decision.

New York Times, April 27, 2008 – In the article "Pick a Planner Who Can Spell 'Fiduciary,'" Sheryl Garrett, founder of the Garrett Planning Network, commented on the importance of picking the right financial planner. She said, "This is a person giving you advice over some of the most important decisions in your life." She also stated that "if an adviser doesn't know what you're talking about or can't say 'yes' with conviction, then that's your answer."

"The Garrett Planning Network is THE best source of one-on-one financial planning for the tens of millions of Americans who previously didn't have access to competent, trustworthy and affordable financial planning guidance."

Jonathan Pond, author of eleven books on personal financial planning
PBS Television Host: "Money Help is On the Way"



Newsweek, March 3, 2008 – Sheryl Garrett, CFP® and the Garrett Planning Network are mentioned in the article “Planners Wanted ASAP” as a good choice in either finding a reputable financial planner or becoming part of a financial planner network.

Wall Street Journal, February 16, 2008 – In a special report called "12 People Who Are Changing Your Retirement," WSJ writer Kelly Greene profiles Sheryl Garrett, founder of the Garrett Planning Network, saying: “These pioneers are shaping the way Americans will live, work and play later in life” and that “Sheryl Garrett is on a mission to bring financial planning to the masses.”

TODAY Show, January 25, 2008 – The Garrett Planning Network was mentioned on the TODAY Show as a wise choice for locating a financial advisor to help you plan your financial future.

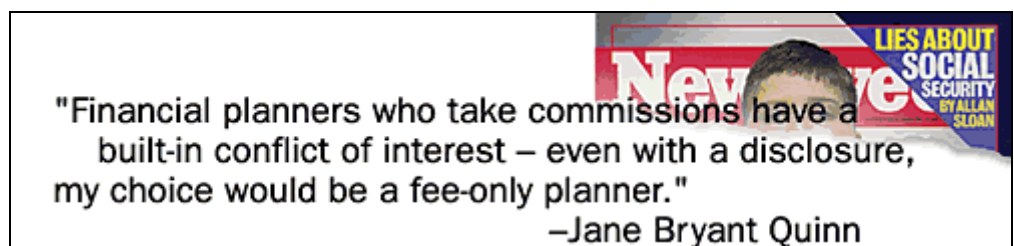
Los Angeles Times, January 20, 2008 – One reader who was “blown away by planners’ fees” asked personal finance columnist Liz Pulliam Weston if there were any financial planner services for the ordinary working middle class. Weston responded with the Garrett Planning Network as the recommended resource in “First, build a down payment.”

USA Today, January 16, 2008 – “Financial planners in the Garrett Planning Network usually offer fee-only, pay-by-the hour advice, and might be a good fit if you are a do-it-yourself investor and want a one-time check-up or regular financial reviews. Financial Planning Association offers planners for investors of all levels of financial sophistication.” This was one of the tips in “5 tips to protect your lump sum.”

TODAY Show, December 24, 2007 – On the Christmas Eve episode of the TODAY Show, Vera Gibbons provided last minute money gift ideas, one of which was a gift certificate of fee-only financial planning services from the Garrett Planning Network. Gift certificates may be purchased for a specific dollar amount to be redeemed with any Garrett Planning Network member across the USA. Recipients simply present their gift certificates to the Garrett member of their choice to get their New Year off to a fiscally responsible start. Read “Common cents: Last-minute money gifts” on the MSNBC Web site for more details.

Boston Globe, November 22, 2007 – The Garrett Planning Network was referenced in “Here are some guidelines to help you find competent financial advice” as a resource for financial planners who charge by the hour.

Los Angeles Times, October 28, 2007 – Personal Finance Writer Liz Pulliam Weston recommends seeking out a fee-only planner for a review of your financial situation and solid advice about what to do next in your retirement plan. Weston suggests NAPFA or the Garrett Planning Network for a referral.



Money Magazine, October 2007 – The only way a commissioned adviser can help you is by selling something, writes George Mannes in his article titled, “Inside the Mind of Your Adviser.” The Garrett Planning Network Web site is noted as an online resource for finding a pro who works for a fee, not commissions.

Newsweek, September 24, 2007 – In “Early Retirement: Start Planning Now,” Jane Bryant Quinn, personal finance writer, suggests looking for fee-only planners who charge just for their services and advice. They'll help you set goals, forecast your income and expenses, decide whether to sell your house, plan for long-term care and choose suitable, low-cost investments. Two places to look for fee-only planners: www.GarrettPlanningNetwork.com and www.NAPFA.org.

The Star-Ledger, June 27, 2007 – Hourly rates vary, but expect to pay \$150 to \$300 per hour for basic financial planning. “Ask the Biz Brain” lists the Garrett Planning Network as a place to go for financial planners who charge by the hour.

Wall Street Journal, June 17, 2007 – Read "OK, I Admit It. I Need Some Help.," for tips on why you should see a pro and how to choose one. The Garrett Planning Network is referenced as a place to find fee-only financial planners in your area.

Los Angeles Times, June 10, 2007 – “Cut into costs, not your 401(k)” describes the difference between fee-based and fee-only financial advisors and how they work. The Garrett Planning Network is referenced as a place to find fee-only advisors who are willing to work by the hour.

Boston Globe, June 1, 2007 – In "Changing rules may mean it's time for a heart-to-heart with your adviser," the closing line of the article suggests some may be better off working with an hourly planner and the Garrett Network is included as a resource.

Money Magazine, June 2007 – The Garrett Planning Network is suggested as a resource to find financial planners in an article titled “Goal: Building wealth; Best reality check: Eight hours with a financial planner.”

Yahoo! Finance, May 31, 2007 – Laura Rowley, the writer of "Getting in Touch with Your Money Style" recommends a fee-only financial planner to help you prioritize your dreams, put your money where your values are and lay the groundwork to achieve them. Rowley also recommends the Garrett Planning Network as a resource for fee-only planners who charge by the hour.

CNN Money, May 22, 2007 – The Garrett Planning Network was recommended as a place to find a financial planner in "When you need a financial planner."

Wall Street Journal, May 19, 2007 – The writer of "A Retiree Searches for Honest Financial Advice," advises readers to consider hiring a fee-only financial planner – someone who is paid for his or her advice instead of someone who is compensated by making trades in investments or by receiving commissions for selling financial products. One of her recommendations for a fee-only planner was the Garrett Planning Network.

GETTING GOING
By JONATHAN CLEMENTS



WSJ.com THE WALL STREET JOURNAL ONLINE

Many people assume their best bet is to sign on with one of the big brokerage firms. But in my experience, often the brightest and most thoughtful advisers are at smaller financial-planning shops, so don't be put off if an adviser works alone or with just one or two others.



“Your best course is to find a fee-only planner who will give you a one-time overall review and occasional check-ups.”

Motley Fool, May 5, 2007 – One of the gifts suggested in "5 Great Gifts for Grads and Newlyweds" is a gift of time with a fee-only financial planner. The Garrett Planning Network was a recommended resource for finding independent financial advisors who offer as-needed financial planning services with no minimum income or asset requirements.

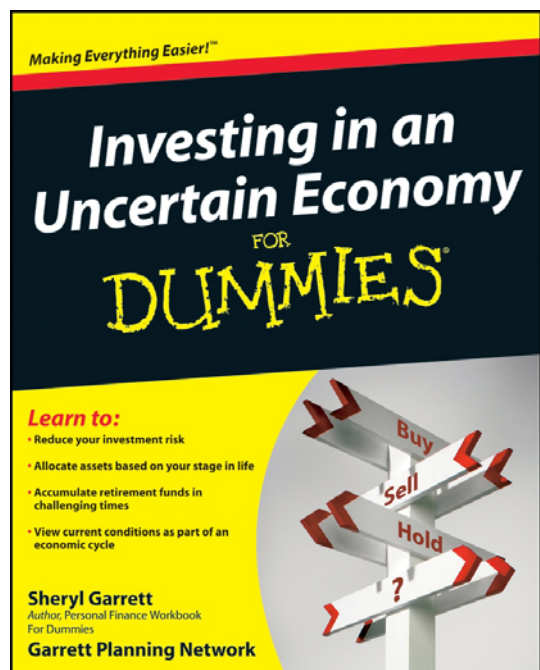
CNN Money, May 2007 – With a handful of broad goals in mind, Money Magazine gave their top picks on what

to do with five grand in "Where to put \$5,000 now." One suggestion was to hire a fee-only financial planner who charges by the hour, not by the investments you buy. The Garrett Network Web site was recommended as a place to locate one of these planners.

Kiplinger's Personal Finance, January 2007 – “Life-Changing Legacy” discusses steps to take to make the most of your inheritance. The Garrett Planning Network is listed as a resource for financial planners who can provide guidance regarding inheritances.

To learn more about The Garrett Planning Network, Inc. visit www.GarrettPlanningNetwork.com.

- Locate an Advisor using our special locator map on the Consumer section of our master site.
- Learn more about *Investing in an Uncertain Economy For Dummies*® and other books by industry influential Sheryl Garrett, such as *Personal Finance Workbook For Dummies*®.
- Obtain a list of other recommended books via the Bookstore on the site.
- Learn more about how planners work and are compensated.
- Read other valuable financial tips and information.



www.GarrettPlanningNetwork.com / (866) 260-8400