

# PAID FINANCIAL ADVICE



**TRADITIONAL ADVISOR**

**KFLA AGENT**



  
**PAID BY THE INSTITUTION**

  
**PAID BY THE CLIENT**

**INSTITUTION**

**CLIENT**

✓	RETIREMENT PLANS	✓
✓	INSURANCE	✓
✓	INVESTMENT	✓
	REAL ESTATE	✓
	LIFE CHANGES	✓
	CASH MANAGEMENT	✓
✓	DEBT & CREDIT	✓
	ESTATE PLANNING	✓
	CONTRACT REVIEW	✓
	RESEARCH	✓
	INTERNATIONAL FUNDS	✓
	BUSINESS PLANS	✓
	CLIENT ADVOCACY	✓