

FINANCIAL SECURITY

PLANNING SERVICES, INC.SM



July 2010

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Marin**

AIF® Designation

Staying in Contact



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you have any
questions.

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confidence since 1992***

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Greetings,

Summer Greetings! The past few months have been a busy time at my firm. As part of my continuing education commitments, I recently attended professional conferences in SF and LA. I continue to participate weekly in financial planning study group calls and teleconferences.

In June I received formal training in investment fiduciary responsibility and earned the **Accredited Investment Fiduciary® (or AIF®) professional designation**. You can read more about this designation in the article below.

Also in this communiqué is an article that lets you know how "**Marin Village**" and "**Sausalito Village**" will make aging easier for all of us!

Aging our way in Marin County

By Dana Whitson

EARLY AMERICANS worked hard and died young. Those fortunate enough to live beyond 50 typically resided with extended family. Our grandparents' twilight years were spent slowing down and savoring the blessings of family and community. Usually, Grandpa was first to die and Grandma lived alone until, unable to care for herself, she went to the nursing home.

These days, senior citizens John and Jane Marino (G-Daddy and Nana to their grandkids) spend their days volunteering, hiking the Marin hills with their dog, taking Pilates classes and going to the symphony. When embarking on a European vacation, they usually spend time en route with their kids and grandkids, who live on the East Coast. The Marinos have no intention of transitioning sedately into their golden years. And they never want to live in a "senior community", nursing home or with their kids.

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home or with their kids.

[Full article...](#)

The AIF® Designation

The AIF® designation should greatly benefit those whom I serve in my work, as well as others with whom I have a professional relationship. A "fiduciary" is someone who is managing the assets of another person and stands in a special relationship of trust, confidence, and/or legal responsibility. A fiduciary is required by law to always act in the best interests of their client, beneficiary, or retirement plan participant.

Unfortunately, many fiduciaries are not even aware of their duties and responsibilities. AIF Designees who have acquired a thorough knowledge of fiduciary responsibility can be an invaluable resource to investment fiduciaries and individual investors alike. An AIF designation represents knowledge of a Global Fiduciary Standard of Excellence and its application in my own practice. It requires that I complete a rigorous training program, successfully pass an examination, conform to a [code of ethics](#) and adhere to continuing education requirements on a yearly basis. These requirements ensure that I am familiar with prudent fiduciary processes and receive the latest information on all industry events affecting fiduciaries.

For more on the AIF designation, or to identify and contact other Accredited Investment Fiduciary Designees, visit the [website](#).

I deeply appreciate the continuing opportunity to provide you with financial planning & investment suggestions, advice and management services.

Sincerely,

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- CA Insurance License No. 0808412

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