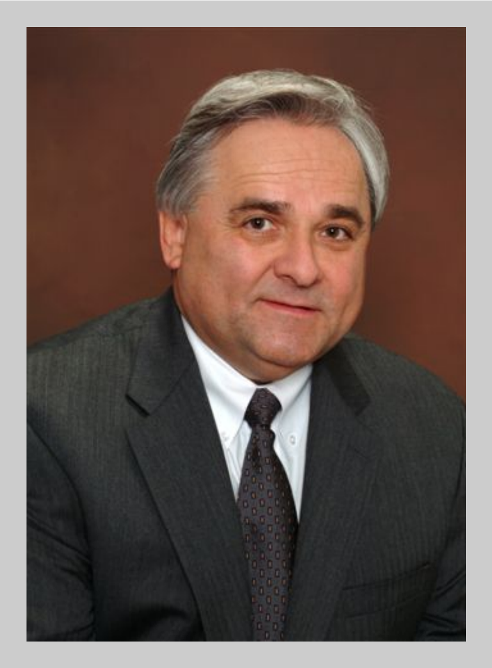
Professional Profile for Edward Bayarski



Edward Bayarski

http://www.strategicwealthplanning.net

Woodcliff Lake, NJ, 07677

Telephone: [201] 664-5200

My Business Philosophy

The purpose of my financial planning practice is to provide clients integrated wealth management services. It is very important that clients are able to make informed decisions. Recommendations are made to our clients that fully utilize their existing assets, minimize their taxes and that assist in the completion of their stated financial goals. "In servicing my client, I shall recommend that course of action which I would apply to myself in the same situation."

My Education(Edward Bayarski)

My degrees or years of college are:

- Seton Hall University- B.A. in Economics

Financial Services

I have the following years of financial services experience:

- 36

I provide the following types of financial planning services:

- CFP® (Certified Financial Planner)

Other: CLU

ChFC

I currently hold the following active securities licenses:

- Series 7 - Sell any type of security, mutual fund, or variable annuity
- Series 24 - Supervisor for Series 6s and 7s
- Series 63 - Sell securities across state lines
- Series 65 - Act as an investment advisor for fees

My CRD or IARD number is:

- 15346

My financial registration and fiduciary status is:

- I am a Registered Investment Advisor
- I acknowledge I am a fiduciary when I provide financial advice or services

My compliance department requires the following disclosure:

- Securities and Investment advisory services offered through LPL Financial.

You can view my compliance record for financial services and products by going to www.finra.org and entering my CRD or IARD number. If no record appears, go to my state's securities commissioner website and enter the same number:

- http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/index.htm

I provide the following planning services:

- Financial Planning
- Retirement Planning
- College Planning
- Charitable Planning
- Tax Planning
- Investment Strategy
- Current Plan Reviews

I provide the following types of non-discretionary investment advice and services:

- Investment Strategy & Policy
- Asset Allocation
- Money Manager Selection
  - Active
  - Passive
- Risk Management
- Performance Measurement
- Tax Efficient Strategies
- Current Portfolio Reviews

I provide the following investment products:

- Mutual funds
- Exchange Traded Funds
- Securities
-

Hedge funds

- Equity Real Estate

My minimum asset requirement for investment advisory or money management services is:

- $100,000

My minimum net worth requirement for planning services is:

- $250,000

My primary professional association memberships include:

- Society of Financial Service Professionals
- Financial Planning Association of New Jersey
- Ed Slott's Elite IRA Advisors

Insurance Services & Products

I have the following years of insurance experience:

- 36

I hold the following insurance industry certifications or designations:

- ChFC (Chartered Financial Consultant)
- CLU (Chartered Life Underwriter)

I hold the following active insurance licenses:

- Life
- Annuity
- Long-Term Care
- Disability
- Health

My insurance license number for my home state is:

- NJ/8040558

You can view my compliance record for insurance advice, services and products by going to the National Association of Insurance Commissioners and clicking on my state:

- http://www.naic.org/state_web_map.htm

I market the following types of insurance products:

- Life Insurance
- Annuities
- Long-term care
- Disability income

- Health
- Executive
- Business

Business Practices (All Professionals)

My methods of compensation are:

- Asset-based fee (Percent of assets)
- Fixed fee
- Hourly fee
- Commission (Investment products)
- Commission (Insurance products)

I provide services to remote clients over the telephone and Internet

I provide the following types of information services:

- Online consumer education
- Monthly reports
- Quarterly reports
- Annual reports
- Market Letters
- Newsletters

I generally respond to client calls or emails:

- The same business day (If call or email is received in the AM)

Certification:

I certify all of the information in this professional profile is complete, accurate, and up-to-date.

Professional: Edward Bayarski

Most Recent Update: April 7, 2009