Qualifications of

Janet L. Barr, ChFC, CLU, CDFA, CFS, CIS

206 East Victoria Street | Santa Barbara, CA. 93101 | (805) 965-0101
Janet@JanetBarrCFS.com

LPL Branch Manager/Registered Principal 1/2006-present
Financial Advisor 7/1994-present

EXPERIENCE

Financial Advice, Investment Management, Expert Witness Services, Research and Analysis: Personally manage tens of millions of assets in mutual funds, REITS, Individual stocks and other investment vehicles. Utilize a variety of Fee-Based Wealth management services, Brokerage Accounts and Managed Accounts. Provide detailed analysis of Asset Allocation and comprehensive financial planning for my clients. Personally manage the "team" experience through collaboration acting as your personal CFO.

As a Chartered Financial Consultant (ChFC), focus on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation. Since its inception in 1982, more than 41,000 men and women have met the educational, experience, and ethics mandates needed to earn the ChFC designation.

The Chartered Life Underwriter (CLU) represents five percent (5%)[1] of those in the financial services. Assist with individual and business financial planning concerns such as selecting life and health insurance, estate planning, and retirement planning. There are extensive educational, experience, and ethical requirements.

The Certified Fund Specialist (CFS) focuses on the mutual fund industry. Less than one percent (1%)[2] of the industry has this designation. Knowledge of portfolio theory, dollar-cost averaging, evaluate and compare financial measurement, benchmarks when constructing a portfolio and use of Modern portfolio theory (MPT).

A CFS, CDFA, and CIS have experience handling:

- Fund selection: ownership, experience, costs, management and corporate culture.
- Advantages of small and large portfolios plus how to monitor the managers.
- Active vs. passive management (using index funds and outside managers).
- Risk measurements: Alpha, Beta, duration, R-Squared, and Sharpe Ratio.
- High yield vs. junk, bank-loan, inflation-indexed, bear market, and hedge funds.
- Analysis and rating services.
- ETF's (exchange traded funds): creation, disclosure, differences, management, rankings and low correlation.

[1] The American College - http://www.theamericancollege.edu/insurance-education/clu-insurance-specialty
[2] Institute of Business and Finance - http://www.icfs.com/programs/cfs/overview.php

- Retirement Accounts: IRAs, 401(k) s, Keoghs, and other qualified plans plus social security benefits.
- Asset allocation: understanding probability and standard deviation.

Offers:

- Fee Only, fee based investment solutions
- Second Opinion Advice based services

EDUCATION/PROFESSIONAL CERTIFICATIONS

University of California, Santa Barbara, CA 1991
Bachelor of Arts (BA)

American College, Bryn Mawr, PA 2001
Chartered Financial Consultant (ChFC)

American College, Bryn Mawr, PA 2005
Chartered Life Underwriter (CLU)

Institute of CFDA, Springfield, MI 2004
Certified Divorce Financial Analyst (CDFA)

Institute of Business & Finance, La Jolla, CA 2008
Certified Fund Specialist (CFS)

Institute of Business & Finance, La Jolla, CA 2008
Certified Income Specialist (CIS)

TEACHING EXPERIENCE

Brooks Institute of Photography, Santa Barbara, CA
Instructor – Adjunct Faculty teaching FINANCE **2000 – present**

Specialty Training

FINANCIAL INDUSTRY REGISTRATIONS

FINRA Series 7 **1994**
Registered Representative
Central Registration Depository (CRD) Registration: 2417829

This registration qualifies a candidate for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

FINRA Series 24 **2006**
General Securities Principal

This examination qualifies individuals required to register as general securities principals in order to manage or supervise the member's investment banking or securities business for corporate securities, direct participation programs, and investment company products/variable contracts. Serves in a compliance capacity.

LICENSING

California Department of Insurance **1994**
Life Insurance Licenses for the State of California for Health, Life, Variable Annuities, and CA Partnership for Long-term Care. CA Insurance License: 0B33145

AWARDS AND HONORS

US Army (1980-1984) –Sergeant, selected as the first woman non-commissioned officer for Fort Irwin, CA for June 1984.

Brooks Institute of Santa Barbara selected Barr as the General Education Instructor of the Year for 2003.

MEMBERSHIPS/ASSOCIATIONS

- Board Member and Treasurer, University Club of SB **(Fall 09' - Present)**
- Member and current Board Member, Santa Barbara Estate Planning Council **(Since 2005)**
- Member of Socially Responsible Investment Forum **(Since 2003)**
- Member, International Academy of Collaborative Professionals **(Since 2006)**
- Past-President for the SB Financial Planning Association **(2000)**
- Toastmasters International, Santa Barbara, Past Area Governor for Santa Barbara **(1999-2000)**
- Santa Barbara Bar Association/SB Women Lawyers Association **(2007- Present)**

PREVIOUS SPEAKING ENGAGEMENTS

Santa Barbara Escrow Association, Santa Barbara Legal Secretaries Association, Delta Kappa Gamma, California Women for Understanding Regional Conference, Women's' Economic Ventures (WEV).