

Qualifications

Janet L. Barr, MS, ChFC, CLU, AEP, CDFIA, CFS, CIS, CAS, CES

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LPL Branch Manager/Registered Principal	1/2006-present
Wealth Manager/Platinum Financial Advisor	7/1994-present
UNIFY Investment Consultant	1/2017-present

EXPERIENCE

Financial Planning and Investment Advice, Conscious Money Management, Investment Coaching, Independent Research and Investment Analysis – with over twenty (20) years of experience, manage and oversee millions in brokerage and advisory assets ranging from retirement accounts (Defined Benefit and Defined Contribution), 401(k)s, mutual funds, REITS, Individual stocks, UITs (Unit Investment Trusts), Structured Products and other alternative investment vehicles available through LPL Financial.

UNIFY Credit Union Investment Consultant – Originally founded in the late 1940's, and currently the result of an amalgamation of multiple credit unions over the past 70 years, UNIFY Credit Union is a not-for-profit financial cooperative that is formed by people with a common bond. Owned and operated by the members it serves, the union pools its assets to provide loans and other financial services to its members. Since the beginning, UNIFY's goal has remained the same—to connect members to a better banking experience anywhere they go. Today, UNIFY is one of the nation's leading credit unions—with over \$2 billion in assets, branches nationwide (coast-to-coast) and over 190,000 account holders strong.

Hybrid Registered Investment Advisor (RIA) – Only 15% of the Financial Services advisors are hybrid.* Partnered with Independent Financial Partners (IFP) and as an Independent Wealth Manager, IFP offers advisors access to additional custodians such as Schwab (Matson Money, Symmetry (Ranked at #13 in Forbes) and Loring Ward), Fidelity, and TD Ameritrade. Financial Advisors with IFP are affiliated with LPL as part of its “Hybrid RIA” program, as dually registered advisors which allows me to maintain the independent SEC-registered investment advisor (RIA). Only 3% of LPL Advisors have joined IFP as a Hybrid Registered Investment Advisor.¹

Fee-Only and Fee-Based Wealth management- Advisory, Brokerage Accounts and Managed Third Party Accounts – I hold a strong belief in completing a financial plan - Modular, Single Issue or a Comprehensive plan. Your goals are my goals! A professional that analyzes your holdings, using assumptions that are forward looking, we provide a detailed analysis of projections, forecast, and design a personalized Asset Allocation. I have a bias towards passive management over active management. Expertise in risk - analyzes, quantifies and monitors risk in portfolios through the use of proprietary software.

Investment Philosophy

Personal CFO – I personally manage the "team" experience consisting of CPAs, Attorneys, Trust Officers and other professionals. I oversee the process and the team in collaboration acting as your personal CFO. Access to significant independent resources and small enough to work individually with you and your family. I maintain less than 100 client households in order to protect the quality, accessibility, and responsiveness my relationship with my clients is built off of.

¹ As of March 2015

*Wealth Management Article (Mar 6, 2014): www.wealthmanagement.com/rias/independent-channels-continue-steal-wirehouses

Securities offered through LPL Financial, Member FINRA/SIPC.
Investment advice offered through Collaborative Financial Solutions, LLC
a registered investment advisor and separate entity from LPL Financial.

CV TRACKING NO #1-434619 (Revised 7/29/2017)

Dimensional Funds Advisor (DFA) – Access available as I am among a limited group of advisors nationwide offering Dimensional Fund Advisors (DFA) mutual funds through LPL Financial. DFA Funds are not available directly to the retail investor and are not available through most financial advisors or registered investment representatives or their firms.

Financial advisors must meet stringent requirements to qualify to offer DFA Funds to their clients, including specific criteria in regard to the advisor's knowledge of capital markets, experience, training, and professional credentials.

As a **Chartered Financial Consultant (ChFC)**, focus on the comprehensive financial planning process as an organized way to 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%)² 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.

As an **Accredited Estate Planner (AEP)**, CLU and Board member of the NAEPC and Santa Barbara Estate Planning Council (SBEPCC), an AEP specializes in estate planning. I am the only female AEP in Santa Barbara. The scope of services encompasses the accumulation, conservation, preservation, and transfer of an estate through planning and implementation of an estate plan. The overall purpose of the estate planning process is to develop a plan that will maintain the financial security of individuals and their families. Estate planning has come to include and mean lifetime planning that leads to creation, conservation and transfer of assets. Estate planning should also facilitate the intended and orderly transfer of property at death, taking into consideration family unit and the potential costs of different methods.

As a **Certified Divorce Financial Analyst (CDFA)** and fully trained certified Collaborative Financial Professional³, I specialize in divorce settlement planning, lifestyle analysis; provide help in working toward the most fair and financially equitable divorce settlement. An emphasis is made to help the client understand the financial issues of personal vs. marital property, tax problems and solutions, splitting the house, retirement and pensions, alimony, and child support.

The **Certified Fund Specialist (CFS)** focuses on the mutual fund industry. Less than one percent (1%)⁴ 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).

TEACHING EXPERIENCE

Brooks Institute of Photography, Santa Barbara, CA

Instructor – Adjunct Faculty teaching Finance

2000 – 2011

EDUCATION/PROFESSIONAL CERTIFICATIONS

National Association of Estate Planners & Councils

2014

Accredited Estate Planner (AEP)

Institute of Business & Finance, La Jolla, CA

2011

² The American College (as of Dec 31, 2014) - <http://www.theamericancollege.edu/insurance-education/clu-insurance-specialty>

³ IACP website - <http://www.collaborativepractice.com/Standards>

⁴ Institute of Business and Finance (as of Dec 31, 2014) - <http://www.icfs.com/programs/cfs/overview.php>

Masters of Science (MSFS)

Institute of Business & Finance, La Jolla, CA Certified Annuity Specialist (CAS)	2011
Institute of Business & Finance, La Jolla, CA Certified Income Specialist (CIS)	2008
Institute of Business & Finance, La Jolla, CA Certified Fund Specialist (CFS)	2008
Institute of CFDA, Springfield, MI Certified Divorce Financial Analyst (CDFA)	2004
American College, Bryn Mawr, PA Chartered Life Underwriter (CLU)	2005
American College, Bryn Mawr, PA Chartered Financial Consultant (ChFC)	2001
University of California, Santa Barbara, CA Bachelor of Arts (BA)	1991

SPECIALTY TRAINING

2014 Symmetry Partners and Loring Ward Training	
2014 Matson Money Coaching Program-Mark Matson	
2013 Divorce Mediation Training – Mosten Mediation Training – F. “Woody” Mosten	
2013 New Money Story® Mentor Training Licensure and Specialty Certification – David Krueger	
2012 Los Angeles Collaborative Family Law Association- Interdisciplinary Advanced Training	
2012 Trained to offer Dimensional Funds through LPL Financial - Dimensional Funds Advisors (DFA) Training Conference, Santa Monica (DFA Headquarters)	
2010 IDFA Advanced Divorce Topics Symposium, Las Vegas (limited to 40 top specialists)	
2009 Kinder Institute, CA -Trained with George Kinder on “The Seven Stages of Money Maturity”	
2008 Institute of Business and Finance, CA-Certified Fund Specialist (CFS)	
2008 Institute of Business and Finance, CA – Certified Income Specialist (CIS)	
2007 Member, Kingdom Advisors- Qualified Kingdom Advisor, GA	
2006 Collaborative Divorce Team, AZ- Introductory and Advanced Three Day Training	
2004 Institute for Divorce Financial Analysts, MI – Certified Divorce Financial Analyst (CDFA)	

FINANCIAL INDUSTRY REGISTRATIONS⁵

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. Barr serves in a supervisory compliance capacity.

FINRA Series 7

1994

Registered Representative

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.

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 Life Insurance License: 0B33145

AWARDS AND HONORS

US Army (1980-1984) –**Sergeant**- Awarded the first woman, non-commissioned officer of the month for Fort Irwin (post-wide), CA. June 1984. Recognitions include two **Army Commendation Awards** and **Good Conduct** Medals for meritorious achievement and service.

Brooks Institute of Santa Barbara – Awarded the Instructor of the Year 2003 for Finance and Basic Business.

LPL Financial Awards- Awarded for outstanding client service. Director's Club-2015*

PUBLICATIONS/FEATURES

Barr, Janet. "50 Things I Do For Clients--Plus More," What's Working Now: 25 Advisors Reveal the Moves Powering Their Business Forward-Volume 2, April 2016. Featured Interview.

Chris Holman. "50 Things I Do for Clients-Plus More"; Horseshmouth, January 2015. Interview.

Joseph Lisanti. "Social Media: Good Way to Reach HNW Prospects?"; Financial Planning Invested in Advisors, March 10, 2014. Featured Quotes.

Fox, Clara. "Many in Middle Class will see Tax Hikes from 'Cliff Deal'; Santa Barbara News-Press, January 4, 2013. Featured Quotes.

Green, James. Pechtimaldjian, Ron. "Honoring Advisors Who Serve(d)"; AdvisorOne, July 2012. Slideshow Feature.

Koco, Linda. "The Real Story Behind Landing the Big Case"; InsuranceNewsNet Magazine, April 2012. Featured quotes.

⁵ FINRA registrations currently held with LPL Financial. Central Registration Depository (CRD) Registration # 2417829

*LPL awards are based on revenues.

Kuykendall, Lavonne. "Closed-end funds have an extra kick"; InvestmentNews, September 2011. Featured quotes.

MEMBERSHIPS/ASSOCIATIONS

- President, SB Estate Planning Council (2015)
- Board Member/Treasurer, SB Collaborative Divorce Alliance/Law Group (2011-2014)
- Board Member and Treasurer, Imagery International (2011-7/2013)
- Board Member and Treasurer, University Club of SB (2009 – 7/2013)
- Member, International Academy of Collaborative Professionals (Since 2006)
- Member and current Board Member, SB Estate Planning Council (Since 2005)
- Member of Socially Responsible Investment Forum (Since 2003)
- Past-President for the SB Financial Planning Association (2000-2001)
- Toastmasters International, Santa Barbara, Pres/Past Area Governor for SB (1994-2000)
- Santa Barbara Bar Association/SB Women Lawyers Association (Past)

CURRENT & PREVIOUS SPEAKING ENGAGEMENTS

- Divorce Options – Workshop on 2nd Saturday of every month – Speaking as the Certified Divorce Financial Analyst
- Webinar – “Don’t litigate – Collaborate.” The Financial Professionals Role in Collaborative Divorce.
- Santa Barbara Escrow Association and Santa Barbara Legal Secretaries Association
- Delta Kappa Gamma
- California Women for Understanding Regional Conference
- Women’s Economic Ventures (WEV)

Investing in mutual funds involves risk, including possible loss of principal. Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.