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## **FINANCIAL PLANNING BY-THE-HOUR GAINS MOMENTUM**

### *Clarus Financial Planning Caters to Middle America as Part of Unique, Nationwide Network of Independent Financial Planners*

GENEVA, IL – At a time when financial advisors have earned black marks for frequently having a financial stake in the “neutral” advice they provide, a nationwide network of financial planners has emerged that, not only provides truly objective advice, but offers an affordable, hourly rate for Middle America.

The Garrett Planning Network, Inc., founded in Shawnee, Kan., by nationally-recognized CERTIFIED FINANCIAL PLANNER™ professional, Sheryl Garrett, now counts more than 250 financial planners across the country who all share Garrett’s commitment to helping the everyday investor. Among them is **Liane Warcup**, founder of **Clarus Financial Planning**, who with 9 years of past financial advisory experience has finally found the format that fits her values.

“I saw first hand how consumers were not being properly serviced by people they thought were the experts,” said Warcup, a CERTIFIED FINANCIAL PLANNER™ practitioner. “With my company, my goal is to serve my clients with sound financial advice, not get rich by taking a percentage of their investments or routing them to investment products that I sell.”

Typically, financial advisors make their money by charging a commission on earnings, a percentage of the money they handle or an ongoing retainer. The result industry wide has been a focus on individuals with assets of \$1 million or more, leaving the vast majority of Americans with smaller estates to fend for themselves.

But under the hourly model used by Warcup and other members of The Garrett Planning Network, middle class investors with modest assets can find the professional advice they need, when they need it and at a price they can afford. It’s a service especially needed during these times of economic volatility, Warcup said.

The unique approach has attracted media attention with recent stories in the *Wall Street Journal*, *Kiplinger's Personal Finance*, *Business Week*, the *Chicago Tribune*, and the *Kane County Chronicle*.

Warcup helps her clients set up their own financial portfolios, provides advice on various investment vehicles, such as 401(k)'s, and, after providing initial advice, offers "check ups" when life situations change. "As an hourly consultant, I can help a client recognize the hidden agendas, conflicts of interest and, sometimes, well-meaning pitches for investments that are simply not appropriate, but someone is pushing them hard to buy!" Warcup said. "Why should my clients pay me a percentage of assets, when instead I can help them design and put their investment plan into place and have it begin working immediately for them?"

Warcup says helping her clients and charging a fair fee provides her the job satisfaction she had previously sought in the industry. Plus, she believes her financial practice represents the future of financial planning. To learn more, visit her website at [www.clarusplans.com](http://www.clarusplans.com).

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