

## **Why We Provide Insurance & Mortgages to our Clients**

Demming Financial Services Corp. is a full-service financial planning firm. As a fee-based advisory firm registered with the SEC with 3 CFPs® on staff, we embrace the fiduciary standards of conduct which most of the life insurance and mortgage industries have shunned.

Insurance revenues for us constitute less than 2% of our corporate revenue and are a loss, not a contributor. We provide mortgage advisory coverage as well as discount title work as a service to our clients. Revenue generated is a secondary concern.

We quantify a client's need, define the costs, and then implement, with the intent to protect our client against predatory insurance and mortgage originators. This is part of the holistic process we espouse as a full-service life planning firm.

As a 30+ year firm in the financial planning business, we continue to be proud to be a failure as an insurance agency and mortgage originator, but successful in serving our clients' best interests. As a financial planning and investment advisory firm, our fiduciary standards of conduct require putting the interests of clients first -- which translates into business as usual for us.