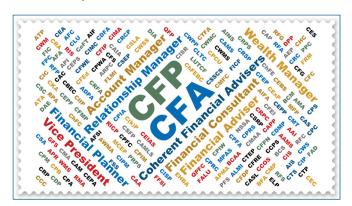


Co-hér-ent: having a natural agreement of the parts, as in "a coherent plan for action."

Who's Really Advising You?

Recent changes to the Department of Labor (DOL) Fiduciary Rule1 may have you wondering, "Who am I working with on my financial matters? What are their credentials? Who oversees them?" These are all good questions that should concern every investor.

When FINRA recognizes 168 different "professional" designations, it's no wonder there's confusion. So, let's talk with respect to Coherent Financial Advisers, LLC.



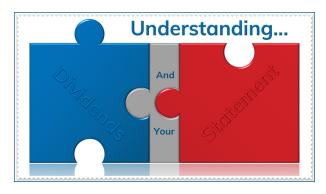
Coherent is a Registered Investment Advisor, or RIA where your financial planner is an experienced CFP® practitioner, and your portfolio manager is CFA® charterholder. So, what's an RIA, CFP, and CFA?

...continued on page-2

Recent Insights – Online Articles

You may have you heard talk about the recent pick up in sector rotation. Are you wondering what it means? It can cause a lot of market churning without making headway. Our latest <u>Manager's Letter</u> online visually animates recent sector rotation. See what it looks like.

If you love dividends, but find how they are reported puzzling, then <u>Dividends & Your Statement</u> may help clear things up. Knowing where dividends come from helps to understand their impact on reporting. It may also dispel some common myths about dividends.



Finally! Earnings trends have turned from being "worst since" to becoming "best since". In our latest quarterly <u>Earnings Insight</u>, we discuss the most recent earnings trends. Future expectations are a major driver of markets. But how much are already built into prices?



"Why RIA, CFP, CFA? Because you deserve no less."

Who's Really Advising You? (from page-1)

Coherent is registered with and has been audited by the Arizona Corporation Commission Securities Division. Going above and beyond mere *suitability*, we adhere to the higher *fiduciary* standard. We don't sell products. We have an obligation to act in your best interests.

Today more than ever, the CERTIFIED FINANCIAL PLANNER™ professional is an essential resource. Some may call themselves "financial planners," but CFP® professionals are held to rigorous ethical standards and have completed extensive training requirements. The CFP® certification is the standard in excellence.

The Chartered Financial Analyst® credential is the most respected and recognized investment management designation in the world. It is the gold standard for advanced investment analysis and ethical real-world portfolio management. Benchmarking by NARIC equates the CFA charter to a Master's Degree.

Why RIA, CFP, CFA? Because you deserve no less.

CFA® and Chartered Financial Analyst® is owned by CFA Institute. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and Certified Financial Planner™ in the U.S.

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Who's Really Advising You?

Recent Department of Labor (DOL)
Fiduciary Rule changes may have you
wondering, "Who's really advising me?"
Asking the right questions can help
guide you to the appropriate path for
your unique financial and lifestyle
goals.

read more



read more

understanding.

Earnings Insight May 2017

Companies are finally turning performance from "worst-since" to "best-since" while wrestling rising hurdles in a radically changing environment. Expectations have risen to over 20% growth, much of which markets have priced-in at peril of a

more serious correction.



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