



Robert M. Kargenian, CMT

NEWS

FOR IMMEDIATE RELEASE

Contact: Robert M. Kargenian, CMT
President/Principal, TABR Capital Management, LLC
bkargenian@tabr.net

(714) 704-9180

New Study Shows Biggest Consumer Concerns When Selecting a Financial Advisor

Local Advisor Provides Insights on Establishing a Trust-based Relationship

ORANGE, CA, November 27, 2007 – In a recent study that included more than 4,000 consumers Paladin Registry, a free public service provider for consumers who rely on professionals to achieve their financial goals, found that determining the trustworthiness of financial advisors and financial planners was the single biggest challenge facing 78.3% of consumers when they selected professionals to help them achieve their financial goals.

Robert Kargenian, CMT, President of TABR Capital Management, LLC and a 5-Star member of the Paladin Registry said, “The results of the study shouldn’t be a big surprise. All financial advisors and financial planners claim to be competent, ethical professionals because it helps them sell their products and services. The challenge for consumers is to determine who is telling the truth about their ethics when they make this claim. Unfortunately, there is no easy way for them to obtain the information they need to make this determination.”

Kargenian went on to say, “Advisor ethics is a very complex topic. Even if consumers check their

-- MORE --

compliance records on the Financial Industry Regulatory Authority website (www.finra.org) they don't really know if financial advisors and financial planners are the honest, dependable professionals they say they are. For example, compliance records don't tell them advisors are selling the products that make them the most money. The records don't tell them advisors are withholding information about their lack of experience and other credentials. And, the FINRA records don't tell consumers about potential conflicts of interest that could damage their financial futures."

It's up to consumers to determine the trustworthiness of financial advisors and financial planners before they hire them or buy their products. In most cases they accept the verbal representations of the professionals and they don't check their compliance records. These are big mistakes because verbal representations are also called sales pitches. Financial advisors and financial planners will always make positive comments about their competence and ethics to win relationships and sell products.

Kargenian did offer a solution. Consumers can require advisors to provide them with a written Code of Ethics that describes the ethical principles that they agree to adhere to. According to Kargenian, "This type of documentation is the information consumers need to determine if advisors are really the ethical professionals they say they are. And, if something does go wrong, consumers have a written document that describes what the professionals told them to win their trust and control of their assets."

"Clients should ask for the fee structure in writing," added Kargenian. "The sunlight of full disclosure of fees and compensation helps convey a sense of honesty and often resolves any conflicts of interest."

About TABR Capital Management, LLC

Founded in 2004, TABR Capital Management is an independent, fee-only Registered Investment Advisory firm based in Orange, CA. Principals Robert Kargenian and Steven Medland help individuals, families and small businesses develop appropriate financial strategies and manage their financial risk.

Robert (Bob) Kargenian has been a Chartered Market Technician (CMT) and Professional Member of the Market Technicians Association since 1989. He holds a Bachelor of Arts degree in Sports Administration from California State University, Fullerton.

From July of 1985 to February 2004, Mr. Kargenian was employed as a Financial Advisor with

Prudential Securities, which merged with Wachovia Securities in 2003. Before joining Prudential Securities, he was an Account Executive with E.F. Hutton & Company, and from 1979 to 1981, he served as Assistant Director of Public Relations for the California Angels.

His stock market research has appeared in Technical Analysis of Stocks & Commodities as well as in a special report published by Gerald Appel of Signalert Corporation.

For more information, contact Bob Karginian at TABR Capital Management, Inc. Phone (714) 704-9180 or visit www.TABR.net.

###

NOTE:

When you need an expert to speak on complicated financial topics in an easy-to-understand and lively way, please call the nationally-recognized advisors at TABR Capital Management.

~ Thank you!