

10 Questions to Ask Your Financial Advisor

Are you confused by financial advice? If so, you're not alone.

We believe that money shouldn't be complicated.

These 10 Questions will help you to make informed decisions.

1

FEE TRANSPARENCY

How do you get paid for investments you recommend? Do some pay more than others? Are you paid commissions on investments or other products you sell? Do you receive payments from mutual funds or investment companies you recommend? Aside from what I pay you, what other costs will I incur?

2

REGULATORY CONTROLS

Are you a fiduciary? What safeguards does your firm have in place to ensure that my assets are protected from fraud? Have you ever received disciplinary infractions for unlawful or unethical actions? How do you ensure that your firm remains in compliance with legal and regulatory statutes?

3

EXPERIENCE

What licenses, certifications and credentials do you and your team have?

4

PROACTIVE COMMUNICATIONS

How frequently do you communicate with your clients? Do you proactively send out rationale for buy and sell decisions made in my account?

5

ACCESS TO INFORMATION

Call your advisor and ask them to explain the top holdings of the strategies you're invested in and earnings reports. Your advisor should know or have direct access to this information.

6

PERSONALIZED SERVICE

What services do you offer? Will you be the only person working with me?

7

INVESTMENT PHILOSOPHY

In simple terms, please describe your investment approach.

8

CLIENT PROFILE

Who is your ideal client? How many new clients do you take on each year?

9

CLIENT EXPERIENCE

Can you explain your client service philosophy and how you ensure each client receives personal and professional service?

10

SUCCESSION

What happens to my money if something happens to you? Do you trust your firm to manage your family's money should something happen to you?

"Most people will spend more time shopping for their next vacation than for an advisor."

- Walter W. Roop CLU®, RHU®

IT'S EXTREMELY IMPORTANT for investors to do their homework when choosing a financial advisor. We believe trust must be earned. **TRUSTED ADVISORS** should be there to answer your questions, have detailed, documented proof of fees, fiduciary standards and a succession solution.

We have a **FIDUCIARY DUTY** to put your interests first and act as a prudent person would with your finances. The **ROOP FINANCIAL SERVICES** consultative team approach is designed to assist executives and families in making financial decisions consistent with timely, independent and unbiased advice.



*Securities and advisory services offered through Woodbury Financial Services, Inc., member FINRA/SIPC and a registered investment advisor. Insurance offered through Roop Financial Services, Inc., and is not affiliated with Woodbury.

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss. A fee-based account may not be suitable for all investors. Speak with a financial advisor to determine the appropriate type of pay structure for you given your individual situation.

9061 Stone Walk Place • Germantown, TN 38138 • (Office) 901-683-4030

(Fax) 901-682-5400 • roopfinancial.com