



HOW TO CHOOSE A FINANCIAL ADVISOR

Choosing the right financial advisor can be difficult. Using this comparative analysis may make the process easier for you.

QUESTIONS

UWM

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1. Is the financial advisor independent (as opposed to being an employee of a large financial firm)?	Yes		
2. Is the financial planner a fiduciary who must always act in your best interest?	Yes		
3. Will the financial advisor collaborate with your other trusted advisors to provide a comprehensive solution that integrates investment management, retirement planning, estate planning, insurance and taxes?	Yes		
4. Does the senior planning staff have an average of 20 years of experience as practitioners?	Yes		
5. Is the firm locally owned?	Yes		
6. Can you speak directly to the principal/owner at any time?	Yes		
7. Does the financial advisor have a team of financial planners, client service representatives and insurance/annuity staff to assist in supporting his or her clients, i.e. one support person per every 50 households or less?	Yes		
8. Does the advisor have model allocations that fit your investment objective and risk tolerance?	Yes		
9. Does the advisor have composites that show the actual returns of his or her investment recommendations?	Yes		
10. Does the financial advisor facilitate the reporting of capital gains/losses to aid in the preparation of your income tax return?	Yes		
11. In the event of your advisor's death or disability, does he/she have a succession plan that will address the handling of your account?	Yes		
12. Can you retain your existing investments?	Yes		
13. Can the financial advisor recommend investments from an unlimited list?	Yes		
14. Does the financial advisor provide access to technology so you can monitor your accounts in real time?	Yes		
15. Other questions that are important to me:			

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