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# CHOOSING AN ADVISOR



## Resource, guide and questions:

Choosing an advisor is a little like dating. You want to make sure you ask the questions that make the most difference over the long term. There are several resources noted above that allow you to narrow down who you decide to interview in person. Know what you don't know! Use public information sources, provided by government entities, to make sure you have as much information as possible, to help you make an informed selection.

**KNOW  
WHAT YOU  
DON'T  
KNOW!**

# Questions to ask:

1. What experience do you have?
  1. How many years have you been in the industry?
2. What are your qualifications?
  1. What certifications do you have?
  2. What registrations do you have?
3. What financial planning services do you offer?
  1. Is it product based?
  2. Do they find solutions to fit your needs or do they make your needs fit their solutions?
4. How often will you meet with me?
  1. Verify that the frequency meets the needs of the product or planning; i.e. is it a policy that needs reviewed every few years or planning that needs regular updates?
5. What is your approach to financial planning?
  1. Where will we meet?
  2. Do you have an office?
  3. What is your investing philosophy?
6. What type of clients do you work with?
  1. Do you require a minimum net worth?
  2. Do you work with small businesses?
  3. Do you only sell insurance?
7. Will you be the only financial planner working with me?
  1. Do you have a team?
  2. Do you work with other professionals with complimentary services?
8. How will I pay for your services?
  1. Ongoing from investments?
  2. Up front from certain products?
  3. Fees, commissions or a combination?
9. How much do you typically charge?
  1. Depends on needs.
  2. Hourly, flat, varying or commissions?
  3. Make sure there is a check and balance.
10. Do others stand to gain from the advice you give me?
  1. Are they affiliated with a product that they are encouraged to promote?
11. Have you ever been publicly disciplined for any unlawful or unethical actions in your career?
  1. You can double check these answers on FINRA broker check.

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