



10 Questions to Ask Your Financial Advisor WE'RE ON A MISSION TO LISTEN, NAVIGATE AND ADVISE

As your financial advisor, we equip you with the tools you need to make educated decisions regarding your financial future. To start, we have listed **10 Important Questions that Each Investor Should Ask Their Financial Advisor:**

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?

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 believe that full transparency is important. Roop Financial Services is fiercely independent and, as a result, not beholden to any particular financial institution or class or products. Our wealth management process begins and ends with you, the client. By carefully considering your unique needs, our objectivity and independence allows us to use quality solution providers, while steering clear of conflicts of interest.

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.

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

- Walter W. Roop CLU®, RHU®



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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

(Toll Free) 800-215-2591 • (Fax) 901-682-5400