

A CHECKLIST FOR CHOOSING AN ADVISOR

Questions to Ask Before You Hire a Financial Planner

Advisor I'm talking to _____ Date _____

Use it with every advisor you talk to, including us. The answers tell you a great deal, and so does how comfortably they are given.

- 1** Are you a fiduciary?
Is that true for everything you recommend, or only some of it? Where is it in writing?

WHAT THEY SAID

- 2** How are you paid?
Fee-only, fee-based, or commission? What would you earn if I followed your recommendation?

WHAT THEY SAID

- 3** What is your public record?
Look the advisor up at adviserinfo.sec.gov and brokercheck.finra.org, and read the disclosures section.

WHAT THEY SAID

- 4** What credentials do you hold, and how can I verify them?
CFP® professionals can be verified through CFP Board at letsmakeaplan.org.

WHAT THEY SAID

- 5** Will you give me your Form ADV Part 2A and 2B before I sign anything?
These describe the firm, its fees, its conflicts, and the people who will advise you.

WHAT THEY SAID

6 What do you charge, in dollars, on an account my size?

A percentage is hard to picture. Ask for the number.

WHAT THEY SAID

7 Who holds my money?

The custodian should be an independent firm, and your statements should come from it.

WHAT THEY SAID

8 What would make you recommend an insurance product, and what would make you recommend against one?

WHAT THEY SAID

9 Who else works on my plan?

Do you coordinate with a CPA or an attorney?

WHAT THEY SAID

10 What happens after the plan is written?

How often do we meet, and what triggers a review?

WHAT THEY SAID

Try it on us first.

Our Form ADV Part 2A is available whenever you ask. To talk with Ruth D. Goldstein, CFP®, ChFEBCSM, call (404) 703-6151.

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