10 QUESTIONS

TO ASK YOUR FINANCIAL ADVISOR DURING THE INTERVIEW PROCESS

When you hire a personal financial advisor, you're starting a long-term relationship with someone who will help you map a course for your financial future. As in dating and marriage, you'll want to find an advisor with whom you click. Before you establish a relationship with an advisor, you'll will want to interview several candidates to find the right match. Here are ten questions to ask prospective advisors as you go te

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 investments 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 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**
As my advisor, will you have direct access to the investment strategies and earnings reports of the top holdings in which I would be invested? Are you able to freely share that information with me?

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?

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