



HOW TO EVALUATE A FINANCIAL ADVISOR

LOOK BEYOND THE SALES PITCH

THE RELATIONSHIP

EXPERIENCE THAT FITS YOUR LIFE

Q Do you regularly work with clients whose careers, benefits, and retirement systems look like mine?

STRONG ANSWER

The advisor should understand how your pension, deferred-compensation plan, insurance, taxes, and retirement timeline work together.

General investment experience is not the same as experience with your specific situation.

FOLLOW THE MONEY

Q How are you and your firm paid?

STRONG ANSWER

You should hear a clear explanation of advisory fees, commissions, referral payments, and other compensation.

The advisor should also explain whether certain recommendations pay them more than others.

THE COST

KNOW YOUR REAL COST

Q What will investing with you cost me each year—all in?

STRONG ANSWER

Your total cost may include the advisor's fee, fund expenses, platform charges, and other account costs.

Ask to see an estimated dollar amount—not only a percentage.

WHAT AM I PAYING FOR?

Q What services will I actually receive for your fee?

STRONG ANSWER

Expect specific services: portfolio management, financial planning, retirement-income guidance, and regular reviews.

"Comprehensive advice" should be clearly defined.

THE PORTFOLIO

WHO MANAGES THE MONEY?

Q Who builds, monitors, and adjusts my portfolio?

STRONG ANSWER

Some advisors manage portfolios directly; others select models created by outside firms.

Either can work—but you should know who makes the decisions and what your advisor personally oversees.

RISK IS PERSONAL

Q How will you decide how much risk is appropriate for me?

STRONG ANSWER

Risk should reflect more than a questionnaire.

Your goals, timeline, pension, income needs, savings, and ability to withstand losses should all be considered.



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THE ACCOUNTABILITY

HOW WILL WE MEASURE SUCCESS?

Q How will I know whether my portfolio and financial plan are on track?

STRONG ANSWER

Success should be measured against your goals, timeline, and income needs—not simply whether the account increased.

Performance should be reviewed after fees and in relation to the risk taken.

WHEN CONDITIONS CHANGE

Q How do you respond when markets or the economy change significantly?

STRONG ANSWER

Look for a disciplined process: monitoring, diversification, liquidity, and rebalancing.

Be cautious of promises to predict or avoid every market decline.

THE SAFEGUARDS

WHO HAS CONTROL?

Q Where will my assets be held, and what authority will you have?

STRONG ANSWER

Your assets should generally be held by an independent custodian that sends statements directly to you.

Understand whether the advisor can trade, deduct fees, or move money from the account.

WHAT HAPPENS AFTER I SIGN?

Q What should I expect during the first year—and how often will we communicate?

STRONG ANSWER

The advisor should outline the onboarding process, planning work, portfolio reviews, and communication schedule.

You should know who to contact—and how quickly the firm typically responds.

SERVE WITH HONOR ♦ PLAN WITH PURPOSE

CONTACT US TODAY!

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