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How to Choose a Financial Advisor

Tough Questions to Ask:

1. **How long have you been an advisor and were any legal or disciplinary action taken against you?**
 - You may want to work with an advisor that has been through different economic times and market conditions, and various client situations.
 - You do not want to work with an advisor with legal or disciplinary action taken against them.
 - An advisor in a team practice may have greater resources and support for advice and recommendations and multiple backup while he or she is on vacation or out of the office.
2. **What credentials and experience do you have as an advisor?**
 - Designations, specializations, and different levels of experience in the financial industry indicate a greater level of knowledge and skill over a non-designated advisor or an advisor with less experience.
3. **What standards do you operate under?**
 - There are two standards today: FINRA standard of suitability and SEC fiduciary standard. If you are seeking an advisor for ongoing advice, you want someone who operates under the fiduciary standard.
 - FINRA **suitability** standard: Investment is suitable at the time of the recommendation but the advisor/broker is not required to continually monitor or make recommendations to the account.
 - SEC **fiduciary** standard: Must always ensure the best interest of the client initially and on an ongoing basis with advice and recommendations. The advisor should have a written statement or disclosure that outlines their fiduciary responsibility.
4. **What type of services do you offer and how much do you charge?**
 - It is important to understand the advisor's service model, level of commitment, and fees to the client.
 - An advisor should be able to clearly explain how he or she works with clients, outline the process initially required to get started and in the future, frequency of meetings, products and services offered, fee structure, and provide it in writing.
5. **Will I be comfortable working with this advisor?**
 - You will be working with the advisor for many years so you want to make sure you are comfortable with this person. Questions to ask yourself:
 - Do I like this person?
 - Does the advisor demonstrate the level of understanding and compassion that is important to me?
 - Is the advisor just trying to sell me something?
 - Does the advisor and his office appear professional?
 - Did you notice any privacy issues?
 - How often will this person contact me?

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