**Questions to Ask a Potential Advisor**

**Working with an Advisor**

1. How often do you meet with your clients?
2. Who will be working with me?
3. What type of clients do you specialize in working with?
4. What makes your client experience unique?
5. How will you work with other advisors I may already have? (accountants, lawyers, etc)
6. What licenses, certifications and/ or credentials do you have? How long have you worked in this field?

**Investment Management Support**

7. How will my portfolio be tailored to fit my risk tolerance?
8. What criteria do you use to select investments? What is your investment philosophy?
9. What strategies do you employ to limit taxes?

**Financial Planning Support**

10. What services do you offer beyond investment management?
11. Do you provide a comprehensive written analysis of my financial situation and recommendations? Do you have an example that you can show me?
12. How often will you evaluate my situation and make necessary changes?
13. How can I keep track of my spending and work on controlling it by myself? Do you have any tools that can help me do this more easily?
14. How much cash do I need to have set aside? How much of my money should be invested?

**Compensation and Fiduciary Duty**

15. How is the firm compensated? Do you charge for financial planning?
16. Are you fee-only? Do you accept commissions? Do any investments or insurance that you recommend to me pay you?
17. Are you a fiduciary?
18. What will the firm do to protect my privacy and identity?

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