

Questions to Ask When Choosing a Financial Planner?

- What is your background and experience?
- What are your credentials?
- How are you compensated? Fees, commission, or both?
- Do you sell financial products?
- Do you manage investments for a fee?
- Will you prepare a complete or partial financial plan?
- What services will you provide?
- On what do you base your recommendations?
- What is the average portfolio size of your clients?
- With what type of client do you typically work?
- How long have you been practicing financial planning?
- May I/we have a list of references?
- Do you review a client's taxes?
- Do you have a minimum fee or account size?
- What continuing services will you provide?
- How often do you send out reports or update my plan?

Many planners offer a free one-hour introductory meeting.

Don't be afraid to ask the tough questions.

This is *YOUR* money!

Additional Questions for Estate Planning Services

- What are your exact qualifications for planning estates?
- How many years have you been involved in integrated estate planning?
- How many estate plans has your firm designed and implemented?
- What is the average size of the estates that are planned by your office?
- Does your firm handle all aspects of estate planning and, if not, what aspects are hired out? (For example, the law firm or attorney that is used to review all legal documents)
- What do you do to understand and stay current on state and federal estate tax law?
- On what do you base your recommendations?
- May I/we have a list of references?
- What continuing services will you provide?
- How often do you send out reports or update my plan?
- Have you or your firm published articles or addressed professional organizations on estate planning?