

**20 IMPORTANT QUESTIONS TO ASK A FINANCIAL ADVISOR**

There's a lot to at stake when you're hiring a financial advisor to guide your future financial decisions. To help you make the best choice, ask each advisor the same set of 20 questions:

1) Are you a fiduciary? Y  N  2) Experience \_\_\_\_\_

3) What are your credentials? CFP  CFA  CPA  ChFC  Other: \_\_\_\_\_

4) Will I be working with you long-term? Y  N

5) How often will we communicate? \_\_\_\_\_

6) How many clients do you have? Firm: \_\_\_\_\_ Advisor: \_\_\_\_\_

7) Have you or your firm been subject to disciplinary or legal actions? Y  N

8) What are the fees? (Include how fees are calculated, fee cycle, and advisor's compensation)

\_\_\_\_\_

9) What services are included in the fee? \_\_\_\_\_

\_\_\_\_\_

10) Do you report investment performance net of fees? Y  N

11) What's your investment philosophy? \_\_\_\_\_

Diversification: Y  N  Growth vs. Value: Y  N  Market Timing: Y  N

Types Of Investments: \_\_\_\_\_

12) How will you determine my asset allocation? \_\_\_\_\_

13) Will I have to sell everything I own, even if there's a tax impact? Y  N

14) How often will my investment accounts be reviewed and repositioned?

Monthly  Quarterly  Annually  Other \_\_\_\_\_

15) Where will my assets be held? \_\_\_\_\_

16) What's included in your financial planning services? \_\_\_\_\_

\_\_\_\_\_

17) Are there additional fees for financial planning? Y  N  \$\$\$\$ \_\_\_\_\_

18) How often will my financial plan be updated? \_\_\_\_\_

19) Does planning software use an effective tax rate? Y  N

**SageVest Wealth Management** proudly serves as an independent, fee-only, fiduciary advisor to individuals, families and business owners who care about making smart wealth decisions with counsel they can trust. Please contact us to learn more about how we can help you secure your financial future.