

# Investment Advisor Checklist



To determine if you're working with the right advisor, you should ask yourself the following questions:

## Am I working with an independent investment advisor?

It is imperative to work with an independent investment advisor because they are held to the fiduciary standard of care. Fiduciaries are required to provide investment advice that is in the best interest of their clients and to avoid all conflicts of interest. Independent advisors are never compensated, incentivized, or paid commissions to sell any investment products.



## Do I know exactly all of the fees that I am paying?

Your advisor should show you all the fees that are involved in the relationship. Each fee that you pay – whether directly to the advisor or to a third party should be disclosed. It is recommended to never pay commissions for your investments and instead, pay a percentage of the assets under management.



## Does my advisor empower me to be involved in the relationship?

Your advisor should be willing to help educate you and provide resources to strengthen your investment knowledge. Too often clients are left in the dark in an attempt by advisors to make clients feel like they're completely dependent upon their expertise. A good advisor will help educate their clients of the market.



## Will my advisor have difficult conversations during uncertain times?

A good investment advisor should be proactive and over-communicate in times of stress. Many of the worst investment decisions are made when clients are emotional and panicked and your advisor should be there to coach you through those difficult times and maintain a long-term view of the market.



## Does my advisor integrate after-tax strategies as part of my portfolio?

Often, investment advisors do not consider after-tax performance when communicating with clients. This is a mistake because taxes can significantly reduce your return and many investors might not even realize this. Your investment advisor should be focusing on your after-tax return and incorporating tax-efficient strategies.



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