

What to Ask

Here are some things you will want to find out when you meet with a financial professional:

- How many years of professional training have you had? _____
- What is your educational background? _____

- What is your area of expertise? _____

- How do you keep up with current trends in your field? _____

- What type of clients do you usually handle and what income bracket are they in? _____

- How long has your company been in business? _____
- What other financial professionals do you work with? _____

- What credentials do you have? Professional memberships? _____

- How are your fees determined and how will I be billed? _____

One final question that is helpful is to ask is: “What would you like to know about me?”

More than any other, this question will tell you whether this financial professional is a true expert.

The individual should ask you appropriate questions about your risk tolerance, your investment goals and your knowledge about investing, how much you already have invested and what investments you own. If the adviser isn't interested enough in you to probe for full answers to these critical questions now, say goodbye. You'll never get the treatment you or your cash deserve from a professional such as that.