FINANCIAL SYNERGIES®
WEALTH ADVISORS

10 Questions to Ask Before Choosing a Financial Advisor

Make sure you have all the facts before making this critical life decision.

Top 10 Questions

1. **Are you a fiduciary?** *A fiduciary puts your interests ahead of their own and is held to the highest legal standard.*

2. **Are you an independent, Registered Investment Advisor?** *RIAs are held to the fiduciary standard.*

3. **Do you have any potential conflicts of interest that will impact the achievement of my financial goals?**

4. **How are you compensated? Do you receive commissions from product companies, or are you paid directly by your clients?** *If they are paid a commission to sell you a product, their interests may not be aligned with yours.*

5. **Do you provide holistic financial planning and investment management services?**

6. **Are you a Certified Financial Planner™ and how many years of advisory experience do you have?** *Only work with a CFP®.*

7. **Are you a current member of any financial industry associations that have continuing education requirements?**

8. **Do you have any disclosures on your compliance record?** *Ask for a copy of their Form ADV Part 2A.*

9. **Are your fees transparent and easy to understand?**

10. **What company will have physical custody of my assets?** *Make sure your assets are held at a large, reputable financial custodian, such as Charles Schwab, Fidelity, etc.*


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