

Financial Advisor Comparison Checklist



Your Current Financial Advisor

Is your **financial plan** tailored to your specific needs taking into account your investment objectives, time-horizon, cash flow and all other factors specific to your goals?



Is your advisor a **fiduciary**? Will they sign a **Fiduciary Oath**?



Is your advisor only compensated directly by you and **does not collect commissions** on any financial product? Can they clearly explain all of their fees?



Do you receive **high-touch client service** to help keep you educated and comfortable?



Do you have a **designated team** of two advisors and one client-relationship specialist on your specific account?



Is financial planning **included** in your services? (retirement planning, Social Security timing, Medicare analysis, third-party insurance reviews, tax and estate planning support, etc.)



Do you have a defined **investment strategy** which includes opportunistic rebalancing?



Is your advisor's annual management fee competitive and **transparent** and does it help align their incentives with your best interest?

