KOBEL
FINANCIAL PLANNING

Questions to Ask a Financial Advisor

What You Need To Know About Advisor

- Are you primarily a financial planner or an investment advisor?
- Are you a fiduciary?
- If something should happen to you what would happen to my account?
- What are your credentials?
- What experience do you have to navigate the complex world of financial planning?
- What is your planning philosophy?
- Are there any conflicts of interest I should be aware of?
- Do you specialize in certain types of clients or programs?

What's In It For Me

- Do you get paid by anyone other than your clients?
- How do I pay you for your work—and how much will it cost?
- What services do you provide to your clients?
- Do you have any minimums?
- How often will we meet?
- How often will I hear from you? And How?

Is Advisor A Good Fit For You

- How do you measure success with your clients?
- Tell me about your team and process?
- Will you coordinate your advice with my tax situation?
- Where do you keep my money and how can I see it?
- What is your investment philosophy and how do you manage investments?
- Do you interact with my other advisors?
- How can you help me stay on track as I pursue my goals?
- How will I know if I am on the right track?
- Can we discuss investment choices that align to my values?
- What happens if the markets are volatile? Will you call me?

Additional Questions To Ask

- How many clients do you have?
- Why did your last client leave?
- Why did your last client hire you?
- What do your clients like about working with you?

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