"Ask Susan"

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Worksheet: Finding A Financial Advisor That Fits Your Style.

A Message from Susan:
Fit is important, but there isn't one "best" financial advisor or "best" financial firm. There's only the one that best fits your specific needs and situation. Use this worksheet when you meet with prospective advisors. Take notes on their responses—and pay attention to how they answer. Do they listen? Do they ask questions about your full financial picture? Remember: you're choosing a person and firm that may help guide some of the most important financial decisions of your life.

1. UNDERSTANDING YOUR NEEDS

a. What services do you offer beyond investment management?
(Look for: retirement planning, tax strategies, estate planning, education savings, etc.)

b. How do you integrate my financial plan with the actual management of my investments?
(Look for: integrated approach, team collaboration, holistic planning)

2. INVESTMENT MANAGEMENT & STRATEGY

a. What will my portfolio consist of?
(mutual funds, ETFs, individual stocks/bonds, model portfolios, etc.)

b. Who selects the investments?
(your team, individual advisor, outsourced, models applied to all clients)

c. How customized will my portfolio really be?
(especially important if you have concentrated positions or significant tax considerations)

d. Explain your investment philosophy. How do you determine appropriate risk? How do you research and select investments? What causes you to buy or sell?

Notes:

3. COMPENSATION & INCENTIVES

Notes:

a. How do you get paid? What are your fee structures and all associated costs?

(Look for: transparent fee structure, assets under management, flat fees, hourly rates, or commission-based)

b. What financial incentives might influence your recommendations? Are there circumstances where you receive additional compensation?

(Look for: fee-based model where advice drives the business, not product sales)

4. YOUR ADVISOR & COMMUNICATION

a. Will I work with one individual or a collaborative team?

b. Who specifically will be working with me?
Who makes investment decisions? Who creates the financial plan? Who do I call with questions?

c. How often will we communicate? How will you proactively reach out when things change?

d. Do you listen and ask questions before recommending solutions? Can I ask for clarification without feeling judged?

(Look for: engagement, curiosity, patience, genuine interest in understanding YOUR needs)

Things To Remember:

Trust your instincts. You should feel heard, understood, and comfortable asking questions. Financial relationships can last for decades and will involve discussions about money, family, retirement, goals, and life transitions. ***The right advisor isn't just about credentials—it's about fit.***

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