

INTERVIEW QUESTIONS

TO ASK YOUR FINANCIAL ADVISOR

See how Ben Vandenberghe answers the questions

- 1. WHAT DO YOU LOVE ABOUT YOUR JOB?** What I love most about my job is helping clients map out a path from where they are now to where they want to be in the future. Everyone has unique goals, which makes providing financial advice that helps them achieve those goals especially rewarding.
- 2. WHAT SERVICES DO YOU PROVIDE CLIENTS?** We help answer questions in two main areas. The first area is our premier level planning, which looks at your entire financial picture to address complex questions and project long-term goals. The second area is investment management for things like retirement, college savings, or general investing goals.
- 3. WHAT IS YOUR INVESTMENT PHILOSOPHY?** Our Investment Philosophy is to invest in high quality funds and hold them over a long period of time. We are not stock pickers and do not try to time the market. We emphasize the importance of doing small things consistently over a long period of time.
- 4. HOW WILL WE COMMUNICATE ABOUT MY INVESTMENTS?** We will communicate about your investments by proactively reaching out once a year to meet with you and review how the account has performed. If you want to meet more than once throughout the year, please communicate with our office and we can set up a time to connect.
- 5. HOW DO YOU GET PAID?** This depends on the services we provide. If we are doing a financial plan, we will charge an initial planning fee and a renewal fee for the following annual updates. Typically, for investment management, we get paid a set percentage on the account we are managing. This is commonly known as an asset under management fee.
- 6. HOW WILL YOU MEASURE AND EVALUATE MY INVESTMENT PERFORMANCE?** We track the performance of your entire account rather than focusing on the performance of individual funds. This helps us see the bigger picture and makes sure you stay on track with your long-term goals.
- 7. CAN YOU TELL ME WHY THE LAST TWO CLIENTS YOU LOST LEFT YOU?** We recently had a client pass away, and one of the children from out of the state decided to use a financial advisor closer to home. Another client had a relative become a financial advisor and they decided to use that family member for their services.

Working with an advisor that subscribes to the SmartVestor Pro network cannot guarantee investment success or that financial goals will be achieved. There can be no assurance that working with a SmartVestor Pro will produce or achieve better results than working with an advisor not affiliated with the SmartVestor program. Advisors pay a fee to belong to the SmartVestor Pro program. Dave Ramsey and the Dave Ramsey SmartVestor Pro program are not affiliated with Osaic Wealth, Inc. and are not sponsored or endorsed by Osaic Wealth, Inc.

Securities offered through Osaic Wealth, Inc. Member FINRA/SIPC. Investment advisory and financial planning services offered through Financial Planning Services. Osaic Wealth is separately owned and other entities and/or marketing names, products or services referenced here are independent of Osaic Wealth.