

How to *Select* the Right Financial Professional

You don't have to increase your financial knowledge, understand options and make important decisions alone. If you don't have access to a financial professional with the experience and personal-caring qualities you need, here is a guide to help you choose one.

Look for a financial professional who is willing to understand your challenges, listen to your needs and offer education and clear information. If you listen carefully to what a financial professional is recommending and still can't understand the benefits, consequences and risks, it's not your fault! It's their job to make sure you fully understand why and how your money will be used to meet your goals. The checklist below can assist you in finding the right professional to help you plan effectively and choose wisely.



A Checklist for Evaluating Financial Professionals

Check if the answer is "yes."

- When the professional explains a complicated financial matter, does he/she ask if you understand it—or need more clarification?
- Does the professional take the time to identify your needs and preferences before recommending specific financial products?
- If you are married, does the professional give you the same amount of attention and courtesy as your spouse?
- Does the professional listen carefully to your views and concerns about taking an appropriate amount of risk or protecting your income and assets?
- Is the professional sensitive to your needs in regard to the affordability of financial products and the impact of costs on your budget?
- Does the professional take an interest in learning who and what are most important to you?
- Does the professional offer options and help you compare their risks, costs and benefits?
- Does the professional understand the most important goals in your life—the achievement of which will make you feel productive and successful?
- Does the professional take notes and make an effort to recall the important details you shared at previous meetings?
- Does the professional follow up in a timely and effective manner?

The **more checkmarks you can give** to a specific professional, the more likely you will be to get the service you deserve and have a strong foundation for a trusted relationship.

