



Insured Retirement Institute

Tips for Consumers Selecting an Advisor

Before working with a financial advisor, you should ask the following **questions**:

1 Do you have experience in providing advice on:

- a. Retirement Planning
- b. Investment Planning
- c. Tax Planning
- d. Estate Planning
- e. Insurance Planning
- f. Integrated Planning
- g. Other areas?



2 What are your areas of specialization? What makes you qualified?

3 How long have you been offering financial planning services to clients? How many clients do you currently have?

4 Could you describe your work history?

5 What are your educational qualifications and areas of study?

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6 What financial planning designations or certifications do you hold?

7 What financial planning education requirements do you fulfill and how often?

8 What licenses do you hold?



9 Are you licensed to sell securities and/or insurance by a state or federal agency? Which licenses do you hold? Can you provide me with your disclosure document from ADV Part II or its state equivalent?

10 What services do you offer?

11 What is your approach to financial planning?

12 What planner and associate will I be working with? Will the same individuals review my financial situation?

13 How are you compensated for your services? Do you make a commission?

14 How will I be charged for your services? Could you please describe the fees and commissions I should expect?



15 Do you have a business affiliation with any company whose products or services you recommend or with a broker/dealer? How does this impact your commission?



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REVIEW LETTER

1. Tips for COntsumers - Selecting an Advisor
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Total Fee: \$125

Attention: Frank O'Conner

The material submitted appears consistent with applicable standards. However, we have the following comment:

Please note that when used by FINRA member firms, the firm's name must be clearly and prominently set forth pursuant to FINRA Rule 2210(d)(3)(A).

Reviewed by,

Joseph S. George
Manager

jws

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