

## Questions for a Financial Adviser

1. Will you sign a written fiduciary oath, as recommended by the [National Association of Personal Financial Advisers](#) and the [Committee for the Fiduciary Standard](#)?
2. Will you charge me a flat fee or hourly rate for work delivered or a fixed percentage of the assets that you manage in my accounts, and **not** charge a sales commission of any kind?
3. If your employer gets revenue or fees from any of the products you recommend to me, will you provide a detailed accounting of those charges, even if you personally get no commission?
4. When you recommend products to me, will you provide a detailed list of all fees and charges I will pay for purchasing and owning those products, including total annual dollar amounts for current and future years?
5. When you recommend products to me, will you show me multiple firms that offer such products, comparing the merits of each firm?
6. When you provide financial advice about investments or savings, will you show me the potential future performance of my account, including a most-likely estimate and a worstcase estimate?
7. Will your advice show how the future performance of my investments or savings might be impacted if either inflation or deflation occurs?
8. If my financial goals or preferences change for any reason, will you be available to help me understand the impact of making the changes?

Source: <http://www.able2pay.com>

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