**20 IMPORTANT QUESTIONS TO ASK A FINANCIAL ADVISOR**

1) Are you a fiduciary?  
- Y ☐  
- N ☐

2) What are your credentials?  
- CFP ☐
- CFA ☐
- CPA ☐
- ChFC ☐
- Other: ______________

3) Experience __________________________________________________________________________________________________________

4) Will I be working with you long-term?  
- Y ☐  
- N ☐

5) How often will we communicate? __________________________________________________________________________________________________________

6) How many clients do you have?  
- Firm: ______________
- Advisor: ______________

7) Have you or your firm been subject to disciplinary or legal actions?  
- Y ☐  
- N ☐

8) What are the fees? (Include how fees are calculated, fee cycle, and advisor’s compensation) __________________________________________________________________________________________________________

9) Do you receive any commissions or incentives? __________________________________________________________________________________________________________

10) What services are included in the fee? __________________________________________________________________________________________________________

11) Do you report investment performance net of fees?  
- Y ☐  
- N ☐

12) What is your investment philosophy? __________________________________________________________________________________________________________

   - Diversification:  
     - Y ☐  
     - N ☐

   - Growth vs. Value:  
     - Y ☐  
     - N ☐

   - Market Timing:  
     - Y ☐  
     - N ☐

   - Types of Investments: __________________________________________________________________________________________________________

13) How will you determine my asset allocation? __________________________________________________________________________________________________________

14) Will I have to sell everything I own, even if there’s a tax impact?  
- Y ☐  
- N ☐

15) How often will my investment accounts be reviewed and repositioned?  
- Monthly ☐  
- Quarterly ☐  
- Annually ☐  
- Other ______________

16) Where will my assets be held? __________________________________________________________________________________________________________

17) What is included in your financial planning services? __________________________________________________________________________________________________________

18) Are there additional fees for financial planning?  
- Y ☐  
- N ☐  
- $ ______________

19) How often will my financial plan be updated? __________________________________________________________________________________________________________

20) Does planning software use an effective tax rate?  
- Y ☐  
- N ☐

**SageVest Wealth Management** proudly serves as an independent, fee-only, fiduciary advisor to individuals, families and business owners who care about making smart wealth decisions with counsel they can trust. Please contact us to learn more about how we can help you secure your financial future.

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An independent, fee-only financial advisory and wealth management firm, dedicated to **CONNECTING YOU WITH YOUR WEALTH**

SageVest Wealth Management

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