

Firm Name: _____ Date: _____

1. Are you held to a fiduciary standard in all dealings with me and my financial affairs?

2. Do you disclose all conflicts of interest, both actual and potential, that exist or might exist in my relationship with you?

3. Do you forego any type of commission-based compensation in favor of receiving all compensation via fees that are fully disclosed?

4. Do you provide full-service, comprehensive financial planning services as well as investment advisory services?

5. If you provide full-service, comprehensive financial planning services, are these services performed by individuals who have obtained the Certified Financial Planner designation?

By: _____

Name & Title

(over)

Confessions Of A Financial Planner!

Tricks Of The Trade

Seems like everyone wants to 'help' you with your money. Stockbrokers, insurance agents even your bank.

Did you know anyone can call themselves a financial planner? It's true!

So how do you tell if you're really working with someone who's looking out for your best interests and not just trying to sell you stuff?

On the flip side of this page is a simple 5 question form you should have anyone who's giving you financial or investment advice fill out And SIGN!

Hint: All answers should be **Yes!**

Any longwinded answers, or a No, should immediately alert you that this person (or the company they work for/with) has a hidden agenda that's probably not in your best interests.

Warm regards,



Brian Fricke, CFP

PS-In case you're wondering. YES is our answer to each question and I'll gladly sign the form. Will your current broker/advisor???

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