



<i>FINANCIAL PLANNER INTERVIEW GUIDE</i>		PLANNER 2
STANDARD OF CARE FOR CLIENTS		
As a professional, to whom do you owe your primary duty of loyalty?	<i>TO CLIENTS</i>	
Do you engage clients in a fiduciary relationship (keep their best interests above all others)?	<i>ACT AS A FIDUCIARY</i>	
COMPETENCE		
What is your highest level of formal education?	<i>HONORS MBA</i>	
What financial planning & related professional designations do you hold? <ul style="list-style-type: none"> • CERTIFIED FINANCIAL PLANNER (CFP®) • Enrolled Agent (Admitted to practice before the IRS) • NAPFA-Registered Financial Advisor (Fee-Only, Fiduciary Level Advisors) 		
How long have you been offering financial planning services?	<i>SINCE 1999</i>	
How many hours of financial planning, investments and taxation continuing education do you receive each year?	<i>30 HOURS/YR. MINIMUM</i>	
Have you ever been cited by a professional or regulatory governing body for disciplinary reasons?	<i>NEVER!</i>	
Who will be working with me – you or an assistant? (Review above qualifications if assistant.)	<i>I WILL WORK WITH YOU.</i>	
Do you have a means of bringing additional depth and breadth to the financial planning and advising engagement?	<i>YES!</i>	
COMPENSATION		
How are you compensated? <ul style="list-style-type: none"> • Fee-Only (eliminates most conflicts of interest providing better results for clients) • Commission-Only • Fee-Based (Fees and Commissions) • Fee Offset 	<i>FEE-ONLY</i>	
Will anyone in your office, receive compensation as a result of investments you recommend to me?	<i>NO</i>	

SCOPE OF SERVICES		
Do you offer a holistic and tax-inclusive, approach to advising me regarding my financial affairs?	<i>YES</i>	
Which of the following services do you provide?	<i>ALL</i>	
• Personal goals discovery and development	<i>✓✓✓</i>	
• Cash flow needs analysis	<i>✓✓✓</i>	
• Financial independence / Retirement planning	<i>✓✓✓</i>	
• Social Security benefits maximization planning	<i>✓✓✓</i>	
• Pension review and analysis	<i>✓✓✓</i>	
• Functional asset allocation and personal risk capacity evaluation	<i>✓✓✓</i>	
• Investment consulting and non-discretionary investment management	<i>✓✓✓</i>	
• Access to the low-cost institutional investment strategies	<i>✓✓✓</i>	
• Tax planning and minimization	<i>✓✓✓</i>	
• Tax preparation, including audit protection	<i>✓✓✓</i>	
• Asset transfer planning	<i>✓✓✓</i>	
• Ongoing, proactive consideration	<i>✓✓✓</i>	
Do you take possession of, or have access to my assets?	<i>NO</i>	
NOTES & OTHER QUESTIONS		