

How to Select the Right Financial Professional

You don't have to "go it alone" to increase your financial knowledge, understand options, and make important decisions. If you don't have access to a financial professional with the experience and personal-caring qualities you need, we would like to offer guidance on how to choose one.

Look for a willingness to see life's challenges through your eyes, listen to your needs, and offer education and clear information. If you listen carefully to what a financial professional is recommending and still can't understand the important consequences and risks, it's not your fault!

Clear communication is essential for a strong relationship to grow. It's your money, and you deserve it.

The checklist below can assist you in finding a person who can help you plan effectively and choose wisely.

A Checklist for Evaluating Financial Professionals

Check if the answer is "yes."

- When the professional explains a complicated financial matter, does he/she ask if you understand it – or need more clarification?
- Does the professional take the time to identify your needs and preferences before recommending specific financial products?
- If you are married, does the professional give you the same amount of attention and courtesy as your spouse?
- Does the professional listen carefully to your views and concerns about taking an appropriate amount of risk or protecting your income and assets?
- Is the professional sensitive to your needs in regard to the affordability of financial products and the impact of costs on your budget?
- Does the professional take an interest in your career or business and offer ideas to help you advance or grow?
- Does the professional offer options and help you compare their risks, costs and benefits?
- Does the professional understand the most important goals in your life – the achievement of which will make you feel productive and successful?

The more checkmarks you can give to a specific professional or firm, the more you may want to pursue a continuing relationship.