
10 Questions To Ask Before Hiring A Financial Advisor – And Our Answers

1. Are you a fiduciary?

Yes. The fiduciary standard of care, specifically the Investment Advisers Act of 1940, requires that all Registered Investment Advisors act solely in the client’s best interest when offering personalized financial advice and money management. Additionally, as CERTIFIED FINANCIAL PLANNER™ professionals we also abide by the fiduciary standard anytime we provide financial planning services, as [defined by CFP Board](#).

2. How do you get paid?

We structure our fees in the manner that is most appropriate for your situation. Generally, we provide asset management for a percentage of the assets under management and financial planning for hourly rates when engaged separately.

3. What are my all-in costs?

Your total costs will depend upon the level of assistance you need as well as the size of the accounts we manage on your behalf. Additionally, taxes will have an impact on your account. We try to be sensitive to tax liabilities, however, we believe that you should not let taxes prevent you from making necessary reallocations based upon your risk tolerance and allocation strategy needs.

4. What are your qualifications?

Our business was built to serve you. Collectively, we offer decades of experience, which we dedicate to crafting innovative, thoughtful financial strategies for clients. Our advisors, Matt Gunter and Francesca Gervasio-Franzen, are CERTIFIED FINANCIAL PLANNER™ professionals, which requires a rigorous examination and certification process.

5. How will our relationship work?

You’re not afraid to be true to yourself, and neither are we. Our approach to financial planning and investment management focuses on you as an individual.

As we listen to you, we learn about your objectives, your perspective on risk and your liquidity needs. We then devise a plan to support your personal goals through professional investment management and strategic financial planning.

6. What's your investment philosophy?

Our disciplined planning process accounts for your short- and long-term goals, your tolerance for risk and your stage of life, while also keeping a watchful eye on today's complex domestic and global markets. In our experience, that's the best way to customize a comprehensive, diversified portfolio that is flexible enough to meet your needs now and, in the years to come.

7. What asset allocation will you use?

The portfolio strategies we implement are modeled on those used by elite institutions to help us select a mix of asset classes that closely matches your individual preferences and appetite for risk. This approach weighs several factors – your goals, time horizon and tax implications – to create a stronger portfolio tailored to you.

8. What investment benchmarks do you use?

We use blended benchmarks when we construct our portfolios based upon the closest match to the allocation strategy and investment holdings. Your portfolio's specific best fit benchmark may vary from that of other clients based upon our high degree of customization. However, when we craft your initial proposal after our preliminary discussions our proposal will illustrate your blended benchmark.

9. Who is your custodian?

We put the needs of our clients first. And that's why we're honored to be associated with Raymond James, a firm whose founding principles of client first, conservatism, independence and integrity remain refreshingly at the forefront, and especially appreciate the priority placed on supporting our relationships with our clients. Those values have helped Raymond James become one of the largest independent financial services firms in our industry, with a long-term track record of stability and growth.

10. What tax hit do I face if I invest with you?

Although we do not provide tax advice, we will educate you about the different tax rules and implications inherent in the various account types and transactions. Our priority is to help you make informed financial decisions about the components of your portfolio. We also take care to assess the ongoing tax implications of your plan. When your needs and situation evolve, we adjust accordingly to ensure we are always in sync with you and measuring up to your expectations.

Opinions expressed are those of the author and are not necessarily those of Raymond James. Investing involves risk and you may incur a profit or loss regardless of strategy selected. Past performance may not be indicative of future results. You should discuss any tax or legal matters with the appropriate professional. Managed accounts are charged Advisory Fees in addition to internal fees of investment company products and should be evaluated when determining the costs of a fee-based account. A list of additional considerations, as well as the fee schedule is available in the firms Form ADV (Part 2A) as well as the client agreement. Please ask your Advisor to provide.

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