











## INVESTMENT ADVISOR EVALUATION

FIRM NAME: \_\_\_\_\_

1. What is your firm's corporate structure and experience and how many employees do you have?
2. Who are your clients? How many families do you serve?
3. Who will be my contact person and where will I meet with him or her?
4. Who will service my account after I become a client?
5. What is the background, education and experience of those giving advice and making investment decisions?
6. Is your firm a Registered Investment Advisor?
7. Describe your investment philosophy. Do you base advice on asset allocation? Market timing? Do you use mutual funds or individual securities?
8. Do you sell any financial products, including life and long-term care insurance and annuities?
9. Do you provide historical performance records for the investments you recommend? Is this performance audited? Do you provide appropriate benchmarks for your recommended investments?
10. Do you provide a hypothetical projection of account values, retirement income and income tax? Is this a one-time or ongoing service?
11. How do you manage fixed-income (bond) portfolios? Do you use bond funds or individual bonds? Do you purchase bonds out of the firm's inventory? Do you reserve the right to "mark up" the cost of these individual bonds?
12. Who actually holds my investments and is my account insured?
13. What kind of statements do you provide to track my investments?
14. Do you provide IRA liquidation analysis and Required Minimum Distribution calculations?
15. Do you provide estate planning?
16. Do you have a program to assist surviving beneficiaries?
17. Describe any other individual services you offer.
18. How are you compensated? What is your fee? Are there additional management fees or trading costs? Do you employ "best price" execution on trades?