



Is Fee-Only Financial Planning right for you?

The National Association of Personal Financial Advisors recommends asking yourself to answer *these 5 questions about your current financial advisor*:

1) How is your current financial advisor compensated?

- a. fee only
- b. fee-based (combination of fee and commission)
- c. commission only
- d. I don't know

2) Does your current financial advisor receive referral fees?

- Yes
- No
- I don't know

3) Does your current financial advisor receive incentives for recommending certain financial or investment products?

- Yes
- No
- I don't know

4) Is your current financial advisor engaged in any other business entity as a sole proprietor, partner, officer, employee, trustee or agent?

- Yes
- No
- I don't know

5) Is your advisor willing to sign a Fiduciary Oath as a symbol of commitment to you?

- Yes
- No
- I don't know

If you answered "No" or "I don't know" to any of these questions, how do you know that your current advisor is working in your best interests?