

# 10 QUESTIONS TO ASK YOUR ADVISOR

We're on a mission to deliver trust, transparency and accountability to clients. As your trusted advisor, we equip you with the tools you need to make educated decisions regarding your financial future. To start, we have listed 10 important questions that each investor should ask their wealth advisor:

1

## FEE TRANSPARENCY

- How do you get paid for investments you recommend?
- Do some pay more than others?
- Are you paid commissions on investments or other products you sell?
- Do you receive payments from mutual funds or investment companies you recommend?
- Aside from what I pay you, what other costs will I incur?

2

## REGULATORY CONTROLS

- Are you a fiduciary?
- What safeguards does your firm have in place to ensure that my assets are protected from fraud?
- Have you ever received disciplinary infractions for unlawful or unethical actions?
- How do you ensure that your firm remains in compliance with legal and regulatory statutes?

3

## EXPERIENCE

- What licenses, certifications and credentials do you and your team have?

4

## PROACTIVE COMMUNICATIONS

- How frequently do you communicate with your clients?
- Do you proactively send out rationale for buy and sell decisions made in my account?

5

## ACCESS TO INFORMATION

- Call your advisor and ask them to explain the top holdings of the strategies you're invested in and earnings reports. Your advisor should know or have direct access to this information.

### Transparency is Missing in Our Industry

The Reputation Industry ranked financial services 17th out of 17 industries for reputation.

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## PERSONALIZED SERVICE

- What services do you offer?
- Will you be the only person working with me?

7

## INVESTMENT PHILOSOPHY

- In simple terms, please describe your investment approach.

8

## CLIENT PROFILE

- Who is your ideal client? How many new clients do you take on each year?

9

## CLIENT EXPERIENCE

- Can you explain your client service philosophy and how you ensure each client receives personal and professional service?

10

## SUCCESSION

- What happens to my money if something happens to you?
- Do you trust your firm to manage your family's money should something happen to you?

**"Most people spend more time shopping for a car than an advisor."**

– Ron Carson, Founder & CEO of Carson Group

**It's extremely important for investors to do their homework when choosing a wealth advisor.** Advisors should be able to directly answer your questions and have detailed, documented proof of fees, fiduciary standards, a client bill of rights and a succession solution.

We believe that full transparency is important, and we're part of a network of advisors, referred to as Carson Partners, committed to changing the landscape of the financial services industry. You can rest assured that as your most trusted advisor, we provide clients with full transparency of information and hold ourselves accountable to enhancing the client wealth experience. It is our brand promise.

Investment advisory services offered through CWM, LLC, an SEC Registered Investment Advisor. Carson Partners, a division of CWM, LLC, is a nationwide partnership of advisors.