



Investor Checklist

*Trusting someone to secure and grow your financial future is no easy task, but there are simple steps you can take to protect yourself and your money. The key to finding the right investment services provider is asking yourself and your prospective provider the right **questions**.*

Ask Yourself

- 1** Do you need help developing strategies to reach your financial goals or do you simply want suggestions on appropriate investment products to help you implement your goals?
- 2** Do you want assistance with a few targeted areas, or do you need a comprehensive plan for your finances?
- 3** Do you already have a portfolio of investments you would like help managing?
- 4** How involved do you want to be in decisions about your investments?
- 5** Do you prefer paying for investment services through a fee, commission, a percentage of assets in your account or a combination?
- 6** Do you prefer working with someone who is primarily a salesperson, an adviser or both?
- 7** How important is it to you that your provider have a legal obligation to act in your best interests and disclose potential conflicts of interest?

Ask Your Provider

- 1** What services do you offer?
- 2** What qualifications do you have to offer those services?
- 3** How do you charge for those services? Do you receive compensation from other sources if you recommend that I buy a particular stock, mutual fund or bond?
- 4** Would my account be an advisory account or a brokerage account?
- 5** Are you required by law to always act in my best interests? Will you put that commitment in writing?
- 6** What potential conflicts of interest do you have when recommending investment products to me, and will you disclose those conflicts?
- 7** Will you provide me with a written record of any disciplinary history for you and your firm and give me your registration form (Form ADV for investment advisers, Form U4 for brokers)?

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