








THE RIGHT *financial advisor* CAN MAKE A HUGE DIFFERENCE.

Determining the right financial partner depends greatly on your situation and needs.

FINANCIAL ADVISORS DEFINED

OPTIONS	<i>What is their primary business?</i>	<i>How are they compensated?</i>
 DISCOUNT BROKERS	Carries out buy and sell orders, but doesn't provide investment advice	Through transition charges
 TRADITIONAL BROKERS	Help corporations raise capital from investors; Offer variety of investment products	Through underwriting fees from corporate clients; Through commissions based on investors' transactions
 INSURANCE AGENTS	Transfer risk by selling various types of insurance	Through insurance policy commissions
 BANKS	Borrowing from depositors and making loans	Through difference between money borrowed and money lent
 ACCOUNTANTS	Tax planning advice and business accounting	Through hourly fees
 INDEPENDENT ADVISORS	Planning your financial future; Managing your investment assets	Through fees based on assets under management
 ROBO ADVISORS	Provides basic financial projections; Self management of investments with predetermined offerings	Through fees based on assets under management

QUESTIONS TO ASK WHEN DETERMINING THE RIGHT *financial advisor* FOR YOU.

How do my financial goals align with the advisor's interest?

What investment services do I need?

What are the advisor's credentials, experience and resources?

How is the advisor compensated?

Does my advisor act as a fiduciary?

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