



TONKINSON FINANCIAL

Specializing in Your Retirement

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Shopping for a Financial Advisor?

Make sure to ask the following questions...

1. Are you a CERTIFIED FINANCIAL PLANNER™ (CFP®)?
2. Are you an Accredited Investment Fiduciary®?
3. How old are you and how many years have you been in business?
4. What licenses, credentials or other certifications do you have?
5. What services do you provide?
6. What are your references?
7. What type of clients do you specialize in?
8. Do you provide advice for my 401K or any other retirement account?
9. Do you charge a fee for your advice?
10. How do you get paid if you do not charge for advice?
11. Do you explain things in a way that I can easily understand?
12. Do you have a code of ethics to live up to?
13. Where is your securities license registered?
14. Are you registered to do business in a state that I may be moving to?
15. Do you have to meet a quota or sell inventory of certain investment products to keep your job?
16. What is your investment philosophy and are you trying to maximize gains?
17. What is your track record in a down stock market?
18. Do you have malpractice insurance?
19. What claim history do you have?
20. Will I be working only with you or with a team?
21. What makes your client experience unique?
22. Do you make house calls?
23. Do you provide in-house research?
24. Do you customize the portfolio according to my particular goals and objectives?
25. Do you own the same investments you'll recommend to me?
26. Do you charge a fee and how often do you increase the fees?
27. How often do you monitor your clients' account(s)?
28. Who takes care of customer service; is it someone who really knows my account?
29. What happens to my accounts if something happens to you?
30. Are you financially stable?
31. Are you audited yearly?
32. How knowledgeable are you with the IRA section 72T and the 401K rule 55?
33. Are you an expert in budgets and cash flow analysis?
34. Do you give back to the community?

For answers to these questions:

Call toll-free (866) 323-8326 or email info@TonkinsonFinancial.com