

Finding the right financial advisor for you can be difficult and time consuming, but thankfully there are many alternatives to choose from in the marketplace today. At Tennant Financial, we believe that you deserve to work with a financial advisor who is a good fit for your unique circumstances. To help navigate through the process, we have developed a comprehensive list of questions which are designed to help you find that right advisor. Working with a client-centric advisor is important, so take your time and ask questions before you make a hiring decision. You'll be glad you did.

- » Do you have a holistic financial plan that encompasses retirement, survivorship, education, investment, estate, and/or long term care planning? How often is this plan updated and monitored?
- » During economic recessions or periods of market volatility and uncertainty, how often did you discuss your investment portfolio with your financial advisor, and did you incorporate your holistic financial plan into these discussions?
- » If you are approaching retirement or are currently retired, has your financial advisor designed a customized distribution plan to help minimize your risk of running out of money throughout your retirement years?
- » Is your financial advisor part of a team of professionals that not only provides advice but also a high level of service?
- » Does your financial advisor collaborate with your other advisors (i.e. accountant, attorney) to provide updates on your overall situation so that potential issues can be addressed by these professionals?
- » As the estate tax laws are constantly changing, do you have a proactive plan to address potential future changes? Is your financial advisor an experienced professional who has a detailed understanding of current tax laws and financial strategies designed to help achieve a variety of complex goals?
- » Do you work with a financial advisor that can provide fee-based financial planning, investment advisory programs, traditional brokerage, as well as trust services?

ASK QUESTIONS... YOU'LL BE GLAD YOU DID.

- » Do you have a financial advisor who designed a formal investment plan to recognize that each of your goals may have a different time horizon (i.e. education, retirement, estate planning, charitable giving)?
- » Has your financial advisor discussed strategies to help alleviate the financial and emotional toll that a long term care event could have on your retirement goals? Have you considered alternatives to minimize the impact that this type of care could have on your spouse and children?
- » Have you discussed the implications of your current beneficiary designations with your various advisors and confirmed that your designations are still consistent with your overall estate plan? When was the last time you reviewed the beneficiary designations for accounts such as employer retirement plans, IRAs, life insurance, and annuities?
- » Do you utilize rebalancing as part of your investment philosophy?
- » Does your estate plan provide a solution that remains flexible enough to allow you to maintain maximum control of your assets and enjoy them during your lifetime while you prepare for the efficient transfer of those assets after your death?
- » Does your financial advisor provide timely insight on new planning opportunities and are they willing to collaborate with your other advisors to determine if these strategies are viable for your unique situation?

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