PACIFIC CAPITAL

May 30, 2019

<u>10 Insightful Questions to Ask Your Financial Advisor (or one you are interviewing to hire):</u>

1. **Are you a fiduciary?**
2. **Whose responsibility is it to keep connected and how often will I have interaction with your team?**
3. **Do you own any of the same investments or insurance policies that you recommend to me?**
4. **Why did you choose this profession?**
5. **Do you own your business or are you an employee?**
6. **Do any of your clients' investments pay you an up-front commission or a trailing commission?**
7. **Have you ever received a signing bonus for switching firms as an Advisor?**
8. **How did you handle the 2008 recession with your clients and their portfolios (assuming you were in business at that time)?**
9. **What is your process to selecting, monitoring, and managing investments?**
10. **How do you get compensated?**

While some of these might be "tough" questions to ask, I believe you can learn a lot by the way a person responds to them. When trusting someone with your money and your personal goals, it's imperative to really understand who you are dealing with. For all of you who are not yet Pacific Capital clients, we are happy to answer all of these questions (and more) for you.

If you'd like to discuss your own financial life and get a professional checkup done, schedule a brief Goals Conversation® with our team by visiting our website today - no cost or obligation involved. You may also click HERE for our google reviews.