

GETTING GOOD ADVICE

Advisor services checklist

Check off and prioritize the services that you want your financial advisor to provide. Take this list with you when evaluating prospective advisors.

Personalized financial planning

Development of a comprehensive long-term plan to show you how to reach your goals.

Asset-allocation advice

Help determining the right proportion of cash, fixed-income and equity investments you should hold.

Risk/reward analysis of current holdings

An assessment of your current investments to see if they meet your investment objectives.

Portfolio rebalancing

A regular service to ensure that your portfolio remains true to your asset-allocation guidelines and investment objectives.

Recommendations on investment choices

Help selecting the investments needed to meet your investment objectives.

Personal portfolio management

Day-to-day management of your personal portfolio in accordance with your investment objectives.

Note: This service is usually reserved for portfolios of \$100,000 or more.

Day-to-day investment monitoring

A service to monitor your investments daily and make recommendations.

Securities trading

A service to execute security trades on your behalf.

Mutual fund investing

A service to buy and sell mutual funds on your behalf.

Tax record keeping

A service to track the tax consequences of your investments for tax-reporting purposes.

Access to specialized research and information

Provides you with research, analyst reports and other sources of investment information.

Proactive management

Unsolicited recommendations of strategies, investments and products to help you achieve your goals.

Insurance planning

Development of a program to make certain that your liabilities and obligations are covered.

Estate planning

Development of a plan to ensure the orderly distribution of your estate in the most tax-efficient manner and in accordance with your wishes.

Tax planning

Development of a plan to ensure that you minimize taxes today and in the future.

Business planning

Integration of business planning with personal financial planning for self-employed individuals and small-business owners.