



ADVISOR SELECTION QUESTIONS

Your financial advisor can have a large impact on the success of your financial goals, so it is important that you choose the right one. You need to ensure you are more comfortable with this advisor than everyone else out there available to you, not to mention all the discount brokerages and online investing services.

The best way to do this is by asking the right questions, not just “what has my performance been?” (As a tip, you could potentially meet and interview three or more advisors until you find the right one).

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| Education/Experience | <ol style="list-style-type: none">1. How much experience do you have and what kind of work have you done with clients like me?2. What are your qualifications, educational background and professional designations related to the investment planning industry? |
| Business Model and Communication Strategy | <ol style="list-style-type: none">1. How many clients do you currently work with?2. Do you primarily have clients from certain income/age brackets, etc.?3. Have you ever been disciplined for unethical work in the past?4. Do you have an associate or team that works with you? If so can I also contact them?5. Will you be working with me directly, or do you bring in other professionals to execute on the requests?6. How often will you be contacting me, both initially and on an ongoing basis? How do you normally communicate with your clients? <input type="checkbox"/> Email? <input type="checkbox"/> Phone? <input type="checkbox"/> Mail?7. Can you provide a written agreement detailing the services you will provide?8. Do you create and provide a comprehensive plan with all clients? How detailed does it get? |

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| Business Model and Communication Strategy (continued) | <ol style="list-style-type: none"> 9. Is there a minimum amount I would need to invest with you? 10. How do you measure overall success and success with a client? What would lead our work together to be successful? 11. Do you have any articles or recommended reading to help increase my investment knowledge? |
| Compensation | <ol style="list-style-type: none"> 1. What are my fee options and how are you compensated? 2. Are there different fee options available? |
| Products and Services | <ol style="list-style-type: none"> 1. What kind of products do you normally recommend? 2. What value do you provide beyond what I can receive from Robo-Advice? 3. What type of products are you able to offer (i.e. stocks, bonds, mutual funds, segregated funds, GICs, investment loans, or other insurance)? 4. Where should I invest my money? (Note: if the advisor answers this question before taking the time to get to know your financial goals, this could be a cause for concern) 5. Are you tied to any specific companies or are you getting any benefit from making specific recommendations? If yes, how does this work? 6. How do you select product offerings (i.e. individual merit, specific fund companies)? 7. How do you know which products will fit given my existing portfolio? 8. Are you able to provide services outside of financial recommendations (i.e. tax planning, estate planning, insurance needs) or do you have a network of people you work with for these additional services? 9. How do you stay up to date on issues affecting the investment industry? 10. Are you familiar with, and support responsible investing? |
| References | <ol style="list-style-type: none"> 1. Can you supply me with testimonials or references from current or previous clients? |

Asking the right questions at the beginning of your advisor selection process can make a big difference in helping you reach your long-term investment goals down the road.

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