GUIDE 07 · WORKING WITH AN ADVISOR

How to Choose a Financial Advisor

Titles are unregulated and incentives aren't always visible. These questions cut through it — ask them of anyone, including me.

1 “Are you a fiduciary — always?”
A fiduciary must act in your best interest; the looser 'suitability' standard leaves room to favor products that pay the advisor more. Some advisors are dually registered — fiduciary for planning, suitability for product sales. Ask which hat applies to *each* recommendation, in writing.

2 “How exactly do you get paid?”
Fee-only (percentage of assets or flat/hourly), commission-based, or hybrid — every model has incentives. The test is whether the answer comes instantly, specifically, and in dollars: 'What would I pay you in a typical year, and does anyone else pay you because of my accounts?'

3 “What are my all-in costs?”
Advisory fees are one layer. Underneath may sit fund expense ratios, platform fees, trading costs, and surrender charges that lock money up for years. Ask for the total cost of the recommendation.

4 “What are your credentials — and can I verify them?”
CFP® and CFA require real coursework, exams, and ethics obligations; many letter-combos don't. Verify anyone's record free in two minutes: brokercheck.finra.org and adviserinfo.sec.gov.

5 “What happens after I sign?”
How often will you meet? Who do you actually talk to? What does a review cover? Vague answers predict a relationship where you hear from them once — at signing.

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WHERE I STAND

I'm a licensed advisor affiliated with Lucas Retirement Group (RIA), offering insurance through American Senior Benefits — so depending on what you need, my compensation may come through planning fees or product commissions. I'll tell you which, in plain terms, before you commit to anything. The first conversation is always free — and if I'm not the right fit, I'll say so.

Ready to talk it through?

Every situation is different. Book a free, no-pressure call — no cost, no obligation, just clarity.

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