

INSIDER'S GUIDE TO CHOOSING A FINANCIAL ADVISOR

Choosing the right financial advisor can be difficult. To help make this process easier for you, we've put together a comparative analysis with questions that may help guide your decision making.

QUESTIONS	Cassaday & Company, Inc.		
Is the advisor independent vs. an employee of a bank, insurance company, or Wall Street firm?	Yes		
Is the financial advisor a fiduciary who must always act in your best interests?	Yes		
Will the advisor affirm in writing that he or she is free from incentives to recommend specific products or strategies and exclude others?	Yes		
Does the financial advisor collaborate with your other trusted advisors to provide a comprehensive solution that integrates investment management, retirement planning, estate planning, insurance, and taxes?	Yes		
Is the individual a CERTIFIED FINANCIAL PLANNER™ Professional?	Yes		
Does the advisor work as part of a team of CERTIFIED FINANCIAL PLANNER™ Professionals?	Yes		
Does the senior planning staff have an average of 19 years of experience as practitioners?	Yes		
Is the firm locally owned?	Yes		
Can you speak directly to the principal/owner at any time?	Yes		
Does the financial advisor head an in-house team of subject matter experts that are dedicated to your family's financial and investment planning on an ongoing basis?	Yes		
Does the financial advisor have a full-time research team on site?	Yes		
Does the advisor have model allocations that fit your investment objective and risk tolerance?	Yes		
Does the advisor have composites that show the actual returns of his or her investment recommendations?	Yes		
Are the composite returns compliant with the Global Investment Performance Standards (GIPS) as established by the CFA Institute?	Yes		
Are these composite returns audited by an independent, certified entity?	Yes		
Does the financial advisor provide daily aggregated performance reporting on all of your investments including outside accounts not currently held with him or her?	Yes		
Without having to pay for them, has the financial advisor or firm received any awards or recognition from the press, trade associations, or the industry?	Yes		
In the event of your advisor's death or disability, does he/she have a succession plan that will address the handling of your account?	Yes		
Have you met the people that will succeed your advisor in the event of his inability to continue in his role?	Yes		
Can you retain your existing investments?	Yes		
Can the financial advisor recommend investments from an unlimited list?	Yes		
Other questions that are important to me:			
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