



# Complete Advisor Scorecard

Everything you need to discover your ideal  
financial planning partner.

# Complete Advisor Scorecard



## 1 Professional Evaluation

What are your professional credentials?

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How many years of experience do you have in wealth management?

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Are you a legal Fiduciary in ALL aspects of your services?

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Are you fully independent of third-party influence? If not, which third parties do you work with?

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Are there any other conflicts of interest?

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Where do you custody investment assets?

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## 2 Relationship Support

What communication methods do you offer?

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Who will I be working with and meeting with?

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What technology solutions do you offer?

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Do you archive documents like taxes, wills, and trusts? If not, why?

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What is your process for monitoring financial plans?

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## Financial Planning

Do you offer full scope, custom financial plans?

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Are financial plans cash flow based or goal based?

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What return and inflation assumptions are being used in your planning?

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Will you personally help with budgeting?

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Are Social Security and healthcare benefit planning included?

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How are your financial planning technologies different from available online retirement calculators? If so, how?

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## Investment Management

What types of investments do you offer?

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Do you have investment minimums?

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Are there load fees (up-front costs in funds)?

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What is the average expense ratio of portfolios offered?

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What is your management fee on assets?

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Do you make any commissions on investments?

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Are there any platform fees or trade costs?

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## Investment Management (Continued)

What is your investment philosophy?

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How do you define investment risk?

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How often do you make trades and for what reasons?

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What is your ongoing monitoring process?

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How will you report performance and client cost?

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## 5 Insurance Planning

Do you offer life insurance planning?

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What is your philosophy on life insurance?

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Do you offer annuity planning?

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What is your philosophy on annuities?

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If insurance licensed, are you 100% independent?

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Do you disclose commission paid on insurance?

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## 6 Tax Planning

Do you offer tax planning?

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Do you have experience in tax planning related specifically to retirement planning and wealth management?

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Do you offer tax-sensitive investment allocation strategies?

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Do you offer tax-sensitive withdrawal strategies?

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Do you use GAIN-harvesting strategies?

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Do you offer custom Roth conversion strategies with unique year-to-year planning?

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Do you offer non-product solutions to Required Minimum Distributions?

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Do you consider Social Security benefit taxation and Healthcare benefit taxation in your financial planning strategies?

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## 7 Estate Planning

Do you offer estate and legacy planning with and without financial products?

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Are you considering the unique tax implications of assets within an estate plan?

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Do you assist in accounting titling, trust funding and beneficiary designations?

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# You need more than a financial planner. You need a partner.

Choosing the right partner in planning your financial future can seem daunting. To help, we created this scorecard so you can discover everything you need to know about the organization or person you're interviewing.

Whether or not you select Arbor Wealth Management, we want you to be confident in your future. We hope this scorecard helps you on your way to financial independence.

