Five Questions to Ask Your Financial Advisor

Advisor: ______________________________ **Firm:** ______________________________

What are all the ways you get paid?

What is my All-In cost to work with you?

What are your insurance or product sales requirements?

What advanced training, designations, or focus do you have?

What is your investment philosophy?

Five Questions to Ask Your Financial Advisor

Advisor: Freeman Linde, CFP®, EA **Firm: La Crosse Financial Planning**

What are all the ways you get paid?

My team and I at La Crosse Financial Planning are Fee-Only. We only get paid one way: by *you*, the client. We receive no commissions or kickbacks of any kind. We are not incentivized to recommend one strategy or investment over another. We charge either a flat monthly fee or a percentage of assets billed to your accounts. All our services are offered for that one fee, and it's the *only* way we get paid, as enforced by NAPFA, the largest Fee-Only organization.

What is my All-In cost to work with you?

You pay us one fee for all our services: financial and retirement planning, investment management, tax planning *and prep*, estate planning *and execution*, and insurance *advice*. We use low-cost index funds, which have low expense ratios. You only pay our fee and those low investment expenses. There are no other costs. We value transparency and put our money where our mouth is. Our current fee can be found at LaxFP.com/Pricing.

What are your insurance or product sales requirements?

None. As an independent Fee-Only Fiduciary Firm, we are not owned by a bank, insurance company, or broker-dealer and have no quotas. We do not sell *any* products. We provide insurance *advice* but no insurance products.

What advanced training, designations, or focus do you have?

I have the **Certified Financial Planner**™ Designation, the gold standard in comprehensive financial planning. Everyone on our team has the designation or has passed the exam (awaiting other requirements to use it). I also have the **Enrolled Agent** license to represent taxpayers before the IRS, give tax advice, and prepare tax returns. You will never hear from us, "I can't answer that. Go ask your tax advisor." **I focus on working with folks over fifty** to help them retire successfully *and stay* successfully retired through comprehensive financial planning and behavioral investing. **Michael Swartz, CFP®, works with Medical Professionals**, and **Ben Gibson, CRPC®, works with millennial and Gen X clients**.

What is your investment philosophy?

We invest based on principles, not predictions. Our philosophy cannot be explained in this small space, but I do explain it more face to face. Our second (free) meeting with a new client is our Strategy Session. We usually demonstrate our investment strategy there. You can also learn about our strategy in my book, *3D Retirement Income, Creating a Retirement Income that Outpaces Inflation, Outlives You, and Outperforms Others*. You can get it in paperback, hardcover, ebook, or audiobook for *free* at RetireMentorship.com.