



Financial Planning

*One size does **NOT** fit all*

Suitability is Key to Success

Financial Products can include the following:

- | | | | |
|-------------|-------------|----------------------|--------------------|
| : Insurance | : Annuities | : Securities | : Mortgage Options |
| : Budgeting | : Stocks | : CDs # Mutual Funds | : Trusts |

When choosing a Financial Planner, ask about these things:

- | | | |
|----------------|-----------------------------|-------------------|
| * Education | * Professional Associations | * Experience |
| * References | * Code of Ethics | * Licenses |
| * Designations | * Continuing Education | * Commission/Fees |

DO:

- + Have your advisor conduct a comprehensive analysis of your needs
- + Thoroughly understand how the product will meet your needs
- + Be able to explain it back to your advisor
- + Inquire about alternate solutions
- + Inquire about trial periods ... these vary by product
- + Review the information at home before making a decision

DON'T:

- Accept the first product presented
- Decide on good points alone
- Be rushed
- Be pressured
- Sign any documents until you completely understand

*The right Financial Planner for you has a **Code of Ethics**. Be sure he/she lives by the spirit as well as the letter of general ethics principles such as ...*

- | | | | | |
|-----------------------------|---------------------------------|---------------------------|---------------------------------|----------------------------|
| ~ <u>Honor</u> | ~ <u>Confidentiality</u> | ~ <u>Diligence</u> | ~ <u>Professionalism</u> | |
| ~ <u>Objectivity</u> | ~ <u>Dignity</u> | ~ <u>Fairness</u> | ~ <u>Integrity</u> | ~ <u>Competence</u> |