

ADVISOR COMPARISON TOOL



**THE RETIREMENT
PLANNING GROUP**

TOTAL EXPENSE CONFIRMATION

I, _____, verify that the total and complete fee that the following
(Print Advisor's Name Here)
client: _____, will be incurring each year at my firm:
(Print Client's Name Here)
_____, is itemized as follows:
(Print Firm Name Here)

I am a (choose one):

- Commission-based Advisor**
 Asset Based Advisor

I receive **additional** monies and/or compensation (including, but not limited to: lunches, golf balls, vacations, and seminar financing) from my brokerage firm, mutual fund companies, Insurance companies, or money managers and/or or their representatives **when I invest your assets in their investment products?**

- Yes** **No**

My firm currently sponsors or has sponsored inter-office sales contests to push a particular investment product?

- Yes** **No**

Total Investment Expenses:

Wrap-fee/Management Fee charged by Advisor/year: _____ %
Avg. Internal Expense of Mutual Funds/ETFs per year: _____ %
Bond Mark-ups/Hidden Commissions: _____ %
Up-front Load on Mutual Funds: _____ %
Contingent Deferred Sales Charges on Mutual Funds: _____ %
Minimum Length of time Investments must be held: _____ years

For Annuity Investments:

M&E Expense of Annuity/year: _____ %
Sub-Account Expense of Annuity/year: _____ %
Miscellaneous Insurance Rider Expense(s)/year: _____ %
Participation Rate (fixed or changeable): _____ %
Minimum Length of time Investments must be held: _____ years

Miscellaneous Firm Expenses:

Custodial Fees/year: \$ _____
Hourly Fees (if applicable): \$ _____
Inactivity Fees/year: \$ _____
Estimated Commissions/year: \$ _____

TOTAL ANNUAL EXPENSES:

\$ _____ or _____ % of Account Value

By my signature, I am indicating the above information to be true and accurate.

Advisor:

Print

Signature

Date

15 Questions to Ask Before Hiring An Advisor

The Retirement Planning Group

Other Advisors

1	Your advisor is a fiduciary that provides advice that is in client's best interests?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2	Independent from Broker-Dealers, eliminating product preference and sales competitions?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3	Planning Focused Wealth Management? Investment management, debt solutions, income planning & tax planning all done in-house by dedicated team?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4	Assets monitored weekly to ensure your portfolio allocation remains true through all market cycles?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5	Has the ability to collaborate with in-house tax department to minimize client's tax burden through tax-loss harvesting, future income tax planning & annual tax prep/filing?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6	Conducts regular reviews of personalized retirement plan to give you confidence that your plan is on track?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7	Sends personalized quarterly investment performance and broad market reports to keep each client in the loop with how they're doing?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8	Client benefits from low cost portfolio of ETF's and index-based funds for globally diversified portfolio of over 10,000 stocks?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9	Custom iOS & Android mobile app for instant access to performance reports, retirement plans, transaction history and account balances?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10	Free educational events via Webinar on topics such as Medicare, tax planning in retirement, Long Term Care, & Social Security?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11	Provides the ability to text message your advisor for a more personal one-on-one relationship?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12	Advisor utilizes no-load investment solutions without long-term contracts?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
13	Advisor is not compensated via commissions from investment or mutual fund companies?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
14	Firm does not charge custodial fees or inactivity fees?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
15	Firm is a Registered Investment Advisor with the SEC?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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