Advisor Evaluation Checklist

Navigating the important decision of selecting the right advisor to help you reach your financial goals can be overwhelming. The most important first step you can take is to identify if an advisor is a fiduciary. A good fiduciary goes beyond mere transactions; they embody trust transparency, and uncompromised commitment to your best interests. As stewards of your financial well-being, they should provide personalized guidance, unbiased advice, and a standard of care that prioritizes your financial success above all else.

As you evaluate potential advisory firms, or take another look at your current advisor, be sure to consider the following advisor traits as well as firm features and services. Let this checklist be your compass in identifying the qualities that distinguish an exceptional fiduciary advisor, ensuring a partnership built on integrity, expertise, and mutual prosperity.

Financial Advisor Traits	Allworth Financial	Other Advisor
Monitors changes in your life & family situation	✓	
Proactively keeps in touch with you	✓	
Helps you prioritize financial opportunities and determined realistic goals	✓	
Serves as a human glossary of complex financial terms such as p/e ratio	✓	
Keeps you on track when making financial decisions	✓	
Identifies and communicates your savings shortfalls	✓	
Shares experiences of clients who have faced similar circumstances to yours	✓	
Provides you with referrals to other professionals such as attorneys and accountants	✓	
Develops and monitors your strategy for debt reduction	✓	
Acts as a wise sounding board for ideas you are considering	✓	
Is always honest with you	✓	
Helps with the continuity of your family's plan through generations	✓	
Facilitates the transfer of investments from individual names to trust or from an owner through to beneficiaries	✓	
Ongoing Firm Features & Services	**Allworth Financial**	**Your Advisor**
Financial Planning & Investments		
Professional investment management including 401(k) and other retirement plans	✓	
Retirement wealth management & distribution planning	✓	
No transaction fees	✓	
Risk tolerance analysis	✓	
Taxes		
Tax planning & minimization strategies	✓	
Works with your tax & legal advisors to help reach your goals (as needed)	✓	

Advisor Evaluation Checklist

allworth Financial

Taxes *(continued)*		
Tax return review & preparation[2]	✓	
Ongoing Firm Features & Services	**Allworth Financial**	Other Advisor
For You & Your Family		
Estate planning guidance[1]	✓	
College planning for your children/grandchildren	✓	
Divorce planning	✓	
Multi-generational planning	✓	
Insurance policy review & recommendations to protect your family	✓	
Survivor assistance	✓	
Your Career		
Military benefits guidance	✓	
Employer benefit selection guidance	✓	
Employer retirement plan guidance	✓	
Retirement Planning		
Social Security guidance & claiming strategies	✓	
Medicare guidance	✓	
Long-term care consulting	✓	
Guidance on ways to fund health care in retirement	✓	
Required Minimum Distributions	✓	

Every Successful Plan Begins with a Simple Conversation

At Allworth, we pride ourselves on always delivering advice that's comprehensive, client centric, and never compromised by a lack of knowledge, training, or access. This promise starts from our first meeting and continues throughout our partnership.

Consider this free consultation your first oportunity to ask your most pressing questions and learn more about how Allworth might be able to help you achieve your short- and long-term financial goals - with the convenience of doing so whenever your schedule allows.

Request yours today at AllworthFinancial.com or call (844) 996-3300.