

**Basic questions to ask before you sign anything include:**

- **Background**  
What is your educational background? What did you do before you became a financial adviser? What are your special areas of expertise?
- **History/References**  
How long have you been in the business? Will you provide me with a list of clients I can call for references?
- **Disciplinary**  
Have you ever been disciplined by a state or federal regulatory agency? Why?
- **Registration/Certifications**  
Are you registered as an investment adviser with the SEC or any state regulator? Are you a Certified Financial Planner? Do you belong to any professional organizations?
- **Money Management**  
Who will handle my account and will it be handled by an individual or a team? Where will my funds or securities be held? Will you provide a written analysis of my finances and your recommendations?
- **Fees/Compensation**  
How are you paid? Do you get a commission for recommending specific products?  
Does any member of your firm act as a general partner or receive compensation from investments you recommend?
- **Referrals**  
Do you work with other professionals, such as lawyers, accountants and stockbrokers?  
Do you pay them referral fees?