

Financial Advisor Interview Questionnaire


1. Why did you become a financial planner?

So that I could make a real difference in real people's lives by helping them achieve their financial goals. Personal Finance is a real love of mine!

2. What is your educational and experiential background as it relates to personal financial planning?

I have two Bachelor's degrees and, specifically to prepare to serve as a financial planner, I completed the 5 course CFP program offered by the College For Financial Planning (CFP stands for Certified Financial Planner). I started serving clients in 2004 on a full time basis. I have been doing investing since 1994.

3. What are your financial planning credentials/designations and affiliations?

- CERTIFIED FINANCIAL PLANNER™ Professional 30 hours of continuing education every 2 years.
- CPA/Personal Financial Specialist (CPA/PFS)
- NAPFA - Registered Financial Advisor 60 hours of continuing education every 2 years.
- NAPFA - Provisional Member
- Chartered Financial Consultant (ChFC)
- Certified Public Accountant (CPA)
- Chartered Financial Analyst™ (CFA)
- Other (i.e. MBA, JD, EA, CLU, RFC): Financial Planning Association, Garrett Planning Network 

4. What are your areas of specialty?

I specialize in working with middle income people, those who must secure their financial goals through hard work and purposeful savings and who will, during retirement, consume their nest egg to fund their desired standard of living. I maintain expertise to help people with all areas of their personal finances.

5. Please describe your most common engagement / service provided? And the type of client or client situation you target?

I am most often helping people save for retirement and invest their nest eggs. I am also frequently engaged to help people prudently fund retirement during the retirement years. But I maintain expertise in all areas of personal finance including insurance planning (life, disability, long term care), tax planning, budgeting, debt management and so on.

6. Are you a registered representative of any broker/dealer? No - I am an independent, fee-only adviser.

Are you a licensed insurance agent with any company or agency? No, but...

If so, which one(s)?

In order to advise client regarding insurance I am required by NY state to maintain an insurance consultant's license. I do not and am not licensed to sell insurance.

7. Are you a registered investment adviser? YES with the SEC? or State(s) of: NY

8. Are you a fiduciary? Yes, I serve my clients as their fiduciary, putting their best interests first.

9. How are you compensated?

a. Fee-Only, please define method of determining fees:

I charge by the hour for my services (\$105), and provide a guaranteed written fee estimates for all planning engagements.

b. Commissions Only:

No, I am strictly fee-only.

c. Fee and Commissions (fee based), provide typical breakdown:

No.

d. Other:

No - I don't take referral fees or compensation from any source except clients.

10. Do you have minimums for assets, account size, annual fees paid, etc? And what is your typical fee or charge for an initial engagement?

No, I impose no minimums on clients. An initial engagement can range in cost from \$500-\$1,800 depending on services needed by the client. I offer a complimentary Get Acquainted meeting to new clients.

11. Do you provide a written agreement detailing the total amount of compensation and services that will be provided in advance of an engagement?

Yes, a written service agreement that include a guaranteed fee estimate.

12. Do you provide a thorough written analysis of one's financial situation and recommendations?

Yes, client's receive my advice in written form and we meet to thoroughly discuss my advice.

13. Do you offer assistance with implementation with the plan? Please elaborate.

I provide a detailed Action Plan engagements where feasible and can help with implementation if the client desires the support.

14. Will you provide a second opinion or one time review?

Yes.

Signature of Planner: Catherine Conheady Date: 3/2011

Firm Name: Apropos Financial Planning, LLC