SELECTING AN ADVISOR
Find your perfect financial planner: what to look for before and after choosing one

Before establishing a relationship with a financial planner you will want to interview several people to make sure they’re the right match for you. Here are 10 important questions to ask before selecting a financial planner. All CFP® professionals will know the answers to these questions.

TEN KEY QUESTIONS

1. **What experience do you have?** Ask for a brief description of the financial planner’s work experience and how it relates to their current practice. CFP® professionals must have a minimum of three years planning experience.

   Our Team has a combined 83 years of experience serving Clients in this industry, with Randy starting in 1976, Vicki in 1990, and Corey in 2002.

2. **What are your qualifications?** Ask about the credentials your planner holds, and learn how she stays up to date with current changes and developments in the financial planning field. CFP® professionals expand their knowledge and stay up-to-date through mandatory continuing education courses.

   Corey holds the CFP® designation, considered by many the Gold Standard in Comprehensive Financial planning. In addition, Randy holds the ChFC®, Chartered Financial Consultant designation, an in-depth education program on financial planning.

   Notably, Both Randy and Corey have obtained the CIMA®, Certified Investment Management Analyst designation. This particular credential is the only designation in our Industry that is accredited by ANSI®, the American National Standards Institute.

3. **What financial planning services do you offer?** Credentials, licenses and areas of expertise are all factors that determine the services a financial planner can offer. Generally, financial planners cannot sell insurance, or securities products such as mutual funds or stocks, without proper licenses. And they cannot give investment advice unless registered with state or federal authorities.

   The Tennessee Valley Group is a full service team. We use a 360° approach to assist clients in achieving their objectives. Once those are established we are licensed to use many investment services to include but are not limited to Mutual Funds, ETF’s, Stocks, Bonds, Annuities, CD’s, Hedging Strategies, Life Insurance, Long Term Care Insurance and Trusts.

4. **What is your approach to financial planning?** Make sure the planner’s investing philosophy isn’t too cautious or overly aggressive for your needs. Learn how he will carry out recommendations or refer tasks to others.

   Our Objective is to take a “Client-Centered” approach. We want your future goals, objectives, and dreams to drive everything we do. How conservative or aggressive the portfolio we suggest will be based completely on what allocation gives you the highest
probability of success. Our investment philosophy is conservative by nature, and we believe that Asset Preservation is Paramount.

5. **What types of clients do you typically work with?** Some financial planners prefer to work with clients whose assets fall within a particular range, so it's important to make sure the planner is a good fit for your individual financial situation. Keep in mind that some planners require you to have a certain net worth before offering services. When you search for a CFP on this site, you can specify your investable asset range to find a financial planner whose services best match your needs.

   Our practice and our service model is best suited for Clients who have assets in the $1,000,000 to $20,000,000 range.

6. **Will you be the only financial planner working with me?** Some financial planners work with their clients directly, and others have a team of people that work with them. Ask who will handle your account, meet them, and ask whether the planner works with professionals outside his own practice, such as attorneys, insurance agents or tax specialists. If yes, get a list of their names to check on their backgrounds.

   Each member of the Tennessee Valley Group will have a working knowledge of you, your family, and your goals. We believe the team approach allows us to know you better, and to serve you better.

   We have many other professionals with whom we work as needed including attorneys and tax specialists.

7. **How will I pay for your financial planning services?** Planners can be paid in several ways: through fees, commissions, or a combination of both. As part of your written agreement, your financial planner should make it clear how they will be paid for the services to be provided.

   We do not believe a commission driven relationship is in the best interests of the clients we serve. Therefore, we work on a “fee-based” model. This is a flat percentage of the assets we manage, and all of our comprehensive services are included in that fee. This allows our interests to be aligned with our clients.

8. **How much do you typically charge?** Although what you pay will depend on your particular needs, the planner should be able to provide you with an estimate of possible costs based on the work to be performed. Costs should include the planner's hourly rates or flat fees, or the percentage of commission received on products you may purchase.

   Our Fee Schedule
   
<table>
<thead>
<tr>
<th>Range</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - $249,000</td>
<td>1.70%</td>
</tr>
<tr>
<td>$250,000 - $499,999</td>
<td>1.40%</td>
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<tr>
<td>$500,000 - $999,999</td>
<td>1.10%</td>
</tr>
<tr>
<td>$1,000,000 - $1,999,999</td>
<td>0.80%</td>
</tr>
<tr>
<td>$2,000,000 - $4,999,999</td>
<td>0.70%</td>
</tr>
<tr>
<td>$5,000,000 -</td>
<td>0.50%</td>
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9. **Do others stand to gain from the financial advice you give me?** Ask the planner to provide you with a description of his conflicts of interest in writing. For example, financial planners who sell insurance policies, securities or mutual funds will have a business relationship with the companies that provide these financial products. CFP® professionals agree to abide by a strict code of professional conduct and have an ethical obligation to put your needs above their own.

   Our entire practice is set up to avoid conflict of interests. Our Fee structure prevents these conflicts, as well as our “open architecture” approach to investing money. We will choose the best options to accomplish our clients’ goals.

10. **Have you ever been publicly disciplined for any unlawful or unethical actions in your career?** The CFP Board, the Financial Industry Regulatory Authority (FINRA), and your state insurance and securities departments each keep records on the disciplinary history of financial planners and advisors. Ask which organizations the planner is regulated by and contact these groups to conduct a background check. CFPs are subject to disciplinary action if they violate CFP Board standards.

   We are very proud of our records and our commitment to Honesty and Integrity and encourage individuals to research our public records.