

5 things

to look for when you pick a financial advisor.

A short guide to help you find someone who is on your side, and good at the job.

From the team at Fidelis Wealth Advisors

INDEPENDENT · FIDUCIARY · SEC-REGISTERED

INVESTING IN YOU

Why might you want a financial advisor?

Maybe one of these sounds like you. If it does, you are not alone, and a good advisor can really help.

● You want a second set of eyes on your money plan.

● You are tired of 1-800 numbers. You want a real person who knows you.

● You want to slow down or start to travel, but you don't know where to begin.

● You want your 401(k) to pay you like a paycheck one day.

● You want to know your family will be okay if something happens to you.

● You want peace of mind that your money plan is in good shape.

Two big questions to ask yourself.

- 1 Is this person smart, well-trained, and really on my side?
- 2 Are they trying to help me, or trying to help themselves?

You worked hard to build your future. Pick someone you trust to help you take care of it. Your advisor should be your partner, and on your team. The next five pages show you exactly what to look for.



A WHOLE TEAM, NOT JUST ONE PERSON

Team.

One person can't be great at everything. Look for a firm with a real team.

A good money firm has more than just one advisor. It has **experts**, helpers behind the scenes, and people who make sure everything is done by the rules.

A good firm also picks strong partners, like the bank that holds your money safe, the tech they use, and the people who help them grow. All of this works together to take care of you.

- **Advisors** who give you advice and answer your questions.
- **Helpers** who handle paperwork, sign-ups, and quick fixes.
- **Rule-checkers** who make sure the firm follows the law.

✓ **TIP**

Find a firm where workers stay a long time. You don't want a new advisor every two years. A happy team usually means happy clients.

! **WATCH OUT**

An advisor who **does not call you back** or write back. If they can't talk to you, they can't help you.



AN ADVISOR WHO PUTS YOUR INTERESTS FIRST

Loyalty.

Look for a **fiduciary**, an advisor held to a higher standard of putting your interests first.

Not every advisor is paid the same way. Some are part advisor and part **salesperson**; they may earn a commission when you buy a product. That can create a pull between what is best for them and what is best for you.

A **fiduciary** is held to a higher standard. Different kinds of advisors can act as fiduciaries. One common example is a “Registered Investment Advisor,” or RIA, which is held to a fiduciary standard and is usually paid by you, for advice, rather than by commission.

- **Fiduciary:** an advisor who is required by law to put your interests first.
- **Salesperson:** someone who may earn a commission when you buy a product, which can shape what they recommend.
- In the U.S., hundreds of thousands of people are licensed to sell money products. Not all of them act as fiduciaries, so it is worth asking any advisor whether they do.

✓ TIP

Ask, “**Are you a fiduciary?**” A good advisor will be happy to explain how they are paid and when that standard applies.

! WATCH OUT

If it isn't clear how your advisor is paid, or if you're told it's “**free,**” ask more questions before you sign anything.



A TEAM THAT HAS DONE THE WORK

Professional.

Pick a team with real training. The letters after their name mean they studied hard.

Money is a big deal. You want a team that knows what they are doing. Look for these letters after their names. They mean the person passed hard tests and keeps learning.

CFP®

Certified Financial Planner. Trained to build full money plans for people.

CFA

Chartered Financial Analyst. Trained to study investments and markets.

MBA

Master of Business. A college degree in how businesses work.

AIF®

Accredited Investment Fiduciary. Trained to act in your best interest.

All those letters really mean one thing: the team knows their stuff, and they are trying to do right by you.

✓ TIP

Ask to see **which letters each person has**, and what those letters mean. A good advisor will be happy to explain.

! WATCH OUT

New advisors with **no money training** and no team of experts around them. Money is too important for guessing.



CLEAR ABOUT MONEY, INCLUDING THEIR OWN

Transparency.

A good firm tells you everything up front: fees, costs, and how they get paid.

A fair advisor will explain things in plain words. They will tell you what they charge, and they will tell you any reason they might be pulled in another direction. Here are the three fair ways an RIA can get paid:

WAY 1

A small percent of your money.

They charge a small fee each year based on how much they help you take care of.

Often 0.5% to 1.5% per year

WAY 2

A flat fee for a money plan.

They charge once for a full plan. The price can change with how complex your money life is.

\$500 to \$10,000+

WAY 3

An hourly fee.

They charge by the hour, like a lawyer or accountant. You only pay for the time you use.

\$150 to \$500+ per hour

OUR FEES

The ranges above are general industry examples and are not Fidelis Wealth Advisors' fees. Fidelis is a fee-based Registered Investment Advisor. For investment management, we charge an ongoing annual fee based on the assets we manage for you. It is tiered, so the rate steps down as the amount we manage grows: for most clients it starts at 1.25% per year on the first dollars managed and decreases at higher asset levels (and, under a non-standard schedule, can go as low as 0.35% per year), with a minimum annual fee for smaller accounts. For stand-alone financial planning, we charge a separate flat or hourly fee that depends on the scope and complexity of your plan. Our full fee schedule, how fees are calculated and billed, account minimums, and any other costs are described in our Form ADV Part 2A and your client agreement, which we provide before you engage us.

✓ TIP

Pick an advisor who is **clear about fees** and fair in price. You should never have to guess what they cost.

! WATCH OUT

Salespeople who earn **commissions**, or fee-based advisors who charge **more than 1.5% per year**.



A FIRM THAT KEEPS UP, AND KEEPS YOU SAFE

Innovation & safety.

The world changes fast. Your advisor should keep up, and keep your stuff safe.

A good firm pays attention to the news, the tax rules, and new tools that make life easier. Most of all, they take care of your **private info**. They use safe email, safe websites, and they teach their team to spot bad guys online.

- **News & rules:** they watch the market, the tax laws, and the rules around money.
- **New tools:** they use good tech to plan, track, and chat with you.
- **Online safety:** they protect your name, your bank info, and your account login.
- **Pro look & feel:** their website, office, and team feel professional and clean.

 **TIP**

Look for a firm that is **growing and improving**. They should feel like pros from your first meeting on.

 **WATCH OUT**

Advisors who send your private info in **regular email** with no password, or ask you to do the same.

Trust your gut.

If something does not feel right, or sound right, it probably is not. The advisor you pick should make you feel taken care of.

There are many **honest, smart** financial advisors out there. We hope you will think about Fidelis Wealth Advisors when you choose. But more than that, we want you to find an advisor who will put **you** first. Always.

If an advisor lines up with the five things in this guide, you are headed in the right direction. If you have any questions, please reach out. We are happy to help, even if it is just to talk things through.



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Fidelis Wealth Advisors

An independent, SEC-registered investment advisor

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