



AMBROSE  
WEALTH MANAGEMENT

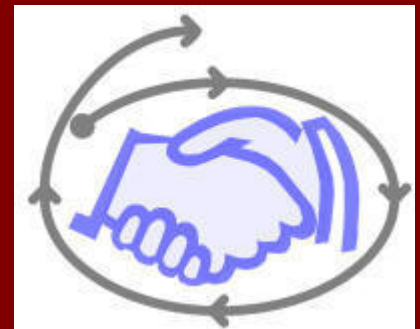
[ Partners in Managing, Protecting,  
and Distributing Wealth. ]

# How to Choose Your Financial Advisor



Choosing someone to help guide you through the various financial and non-financial decisions you'll be making over your lifetime is a very difficult but important decision.

If you're like most people, you've had more than one experience, but not always a good one. We hope that our simple guide will help you make sure that your next advisory relationship lasts a lifetime.



# 5 Things to Consider

## When choosing your Financial Advisor

Interviewing a Financial Advisor is much like interviewing a prospective employee. Sometimes the best interviewer isn't the best employee. So, how do you base your decision? Is it experience, age, educational background, good references...or is just a gut feeling?

This simple guide can't help you measure the intangibles, that's up to you. Instead, we hope these "5 Things" give you a foundation upon which to build all those other aspects that go into choosing a trustworthy, experienced, and objective family advisor.

# #1: Find a Fiduciary

The word is "fiduciary," and in the world of money it means someone who's committed to putting your financial interests ahead of his or her own. The word is important because true fiduciaries are harder to find than you might think. Most of the people who want to give you advice about your money aren't held to that high standard. At best, they're held to a "suitability" standard, which means they're supposed to reasonably believe that the investment and insurance products they want you to buy are appropriate for your situation. Just "appropriate" -- not "the best choice" or "in your best interests," as they are recommended at Ambrose Wealth Management, Registered Investment Advisor.

**There are three job titles that automatically connote a fiduciary standard:**

**Attorney**

**Certified public accountant (CPA)**

**Registered investment advisor (RIA)**

**There are several other job titles that indicate the opposite. People who are stock brokers (also known as "registered representatives") or insurance agents are allowed to put their own interests, or those of their firm, ahead of yours.**

Source: MSN Money, April 3, 2008

# #2 Experience



Relying on an individual or team that has successfully navigated clients with similar needs through a variety of economic and financial environments reduces the likelihood of poor decision-making as obstacles present themselves in the future.

As new financial planning strategies and solutions are presented, it takes an experienced team that has seen similar solutions in the past to determine whether any new solution or strategy makes sense for you.

In addition, a team of both seasoned and young advisors often provides the stability, knowledge, creativity, and longevity that any advisory relationship should possess.

# #3 Planning & Education

No strategies and solutions can and should be implemented without first identifying a long term plan.

Understand that the implementation of one solution or strategy, investment, insurance, tax, or legal, can often have an impact on your entire financial picture. Therefore, the advisor you choose should make sure that a plan is in place and the consequences of any financial decisions are understood prior to implementation.



# #4 Diversified & Proven Solutions

- ▶ Your future advisor should have experience and access to a diversified spectrum of strategies and solutions that have a proven track record of success for the needs of your plan.
- ▶ Stock and bond investing is only a fraction of the opportunities that any well-rounded advisor should recommend. Wealth preservation, growth, and distribution needs can be met via investments in real estate, energy, commodities, alternative debt instruments, along with other income and estate tax planning strategies.
- ▶ Be sure to request portfolio performance, third party articles, and other due diligence information regarding any solution that is recommended to you.

# #5 Ask for References



The value of any advisor is not simply measured by performance. Your peace of mind, attention to details, availability, and clear communication are just some qualities of an advisor relationship that are very important, but not easily measured.

Prior to engaging any advisor, we recommend asking for at least 3 recommendations from existing long term clients.

# Additional Assistance

At Ambrose Wealth Management we are just as committed to the decision-making process as you are. If you would like any further assistance in comparing and contrasting your advisory alternatives, please don't hesitate to ask.

Sincerely,

Thomas K. Ambrose, CEA  
President, Financial Advisor

Peter N. Blok  
Financial Advisor