



## ***Five Questions to Ask Your Current Advisor***

1. You may consider asking if they are working in a fiduciary capacity in all interactions with you. Meaning every account that you have with them. An Accredited Investment Fiduciary is required to put your needs in front of theirs and disclose any potential conflicts of interest.
2. Consider asking what are the total fees and commissions you are being charged per year by account and what services that you are receiving for the fees that you are paying them. Are they receiving any commission on your accounts? If so, how much?
3. Can they help assure you that you have enough assets for your monthly income needs for the rest of your life upon your retirement? If so, what program do they use and do they take into account your entire household assets?
4. If they do have a retirement planning program, does their program take into account inflation, health care costs in retirement, housing costs in retirement, future potential tax rates, long term care costs in retirement, the collection of social security and pensions? Does it take into account a target rate of return that your investments need for your plan to be able to sustain withdrawals for the rest of your life upon retirement?
5. What is their procedure for choosing potential investments for your accounts? Do they use an 11-step fiduciary due diligence process? Do they use proprietary research?

*Once you have this information and would like a complimentary 15-minute discussion with me to clarify the responses, please call our office at (914) 432-5800, or make an appointment via our website, [www.myurpg.com/contact-us](http://www.myurpg.com/contact-us)*

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