

Best Questions to Ask Your Advisor to Maximize Your Investment Goals

To: Investors that are concerned about making the right decisions in 2010

Fr: Doug Fabian – Fabian Wealth Strategies

Dear Investor,

According to the SEC's Office of Investor Education published statistics, over 50% of investors seek the advice of some type of advisor when making financial decisions.

If you have an advisor managing your money... **how do you know you have the right advisor?** It may never be more important than right now to take a closer look to make sure your money is getting the best advice.

The problem is that most investors really don't know the right questions to ask their advisors.

- **How do you know that your interests are being served well by your advisor?**
- **How do you know if the kind of investments your advisor recommends actually align with your goals?**

The only way to know for sure is to ask the right questions. To help you get better information with *any* advisor to make your best decisions possible, we've compiled a list of the Best Questions to Ask Your Advisor.

- 1) What was **the total performance of my account** this year?
- 2) What is **my current allocation** to equities, fixed income and cash?
- 3) What was the **performance of each individual position** in my account, e.g., mutual funds, stocks, ETFs?
- 4) What was the **cost of holding these positions**, i.e., expense ratios?
- 5) What was **my total cost paid** on my investments for the year (including fees and commissions)?
- 6) **What changes did you make in light of the profound changes** in the economy and stock market?
- 7) **What changes are you planning for my account** next year?
- 8) What is **our advisory or management fee arrangement?**
- 9) **What fees are you receiving from my investments**, i.e., commissions and/or 12b-1 fees, etc.?
- 10) What are **the ongoing costs of my investments** in mutual funds or annuities?

- 11) What is **your or your firm's overall market outlook** for 2010?
- 12) Do you **expect the stock market to get better or worse** this year?
- 13) Do you have **any defensive tactics in place** if the market turns down?
- 14) What are **your investment themes** for 2010?
- 15) **Why should I continue investing with you** in 2010?

The goal of these questions is to help you get enough important, relevant and reliable information to help you make educated financial decisions. We believe an educated investor will be the most successful investor.

If you are not satisfied with the responses you get from your advisor to any of these questions, use these questions to look for an advisor that can satisfy you with competent answers.

Now more than ever, individual investors need expert guidance and experience. In today's quick-changing and complex market environment, we believe every investor needs to have 5 very important advantages working for them to manage their assets wisely:

- **Active Management** – establish a clear “sell-discipline” on every holding and then monitor every day
- **Transparent Investment Vehicles** – demand a clear understanding of all fees and use exchange-traded funds to keep fees low yet extensive diversification options
- **True Alignment with Client Interests** – advisor should have NO hidden rewards, incentives or compensation tied to any ONE investment

- **Pay as You Go** – no large fees paid upfront... rather fees should simply be calculated monthly
- **No Penalty to Exit** – be sure to never be required to pay “exit fees” such as redemption fees or surrender fees

At Fabian Wealth Strategies, we broke the mold of traditional asset management firms in two very distinct ways. Our investment philosophy is that **risk must be managed carefully** – large losses are unacceptable. As the investment world continues to change, **investors must be able to adapt accordingly** to stay ahead.

Our second mold-breaking feature is our near-exclusive use of cost-efficient investment vehicles. Exchange-traded funds (ETFs) make up the majority of our investment positions. Why? Because ETFs offer diverse options, terrific liquidity and fees are very clear and transparent.

Your funds are very important for you to protect and grow and our firm is uniquely prepared to help you reach your goals tailored specifically to your needs and objectives.

When you are a client of Fabian Wealth Strategies, you always know what you own, why you own it, and how your investments are performing. Everything we do is completely transparent and that can lead to peace of mind.

Call Fabian Wealth Strategies at **(800) 391-1118** or visit www.fabianwealth.com to discuss these questions and for more information.

Sincerely,



Doug Fabian, President

Fabian Wealth Strategies