ADVISOR COMPARISON TOOL

THE RETIREMENT PLANNING GROUP

TOTAL EXPENSE CONFIRMATION

I,________________________________, verify that the total and complete fee that the following
(Print Advisor's Name Here)

client: ______________________________, will be incurring each year at my firm:
(Print Client's Name Here)

__________________________________, is itemized as follows:
(Print Firm Name Here)

I am a (choose one):

- ☐ **Commission-based Advisor**
- ☐ **Asset Based Advisor**

I receive **additional** monies and/or compensation (including, but not limited to: lunches, golf balls, vacations, and seminar financing) from my brokerage firm, mutual fund companies, Insurance companies, or money managers and/or or their representatives **when I invest your assets in their investment products?**

☐ **Yes** ☐ **No**

My firm currently sponsors or has sponsored inter-office sales contests to push a particular investment product?

☐ **Yes** ☐ **No**

Total Investment Expenses:

Wrap-fee/Management Fee charged by Advisor/year:	__________%
Avg. Internal Expense of Mutual Funds/ETFs per year:	__________%
Bond Mark-ups/Hidden Commissions:	__________%
Up-front Load on Mutual Funds:	__________%
Contingent Deferred Sales Charges on Mutual Funds:	__________%
Minimum Length of time Investments must be held:	__________years

For Annuity Investments:

M&E Expense of Annuity/year:	__________%
Sub-Account Expense of Annuity/year:	__________%
Miscellaneous Insurance Rider Expense(s)/year:	__________%
Participation Rate (fixed or changeable):	__________%
Minimum Length of time Investments must be held:	__________years

Miscellaneous Firm Expenses:

Custodial Fees/year:	$__________
Hourly Fees (if applicable):	$__________
Inactivity Fees/year:	$__________
Estimated Commissions/year:	$__________

TOTAL ANNUAL EXPENSES:

$____________________ or __________% of Account Value

By my signature, I am indicating the above information to be true and accurate.

Advisor:

______________________	______________________	__________
Print	*Signature*	*Date*

15 Questions to Ask Before Hiring An Advisor

#	Question	The Retirement Planning Group		Other Advisors	
1	Your advisor is a fiduciary that provides advice that is in client's best interests?	☑ Yes	☐ No	☐ Yes	☐ No
2	Independent from Broker-Dealers, eliminating product preference and sales competitions?	☑ Yes	☐ No	☐ Yes	☐ No
3	Planning Focused Wealth Management? Investment management, debt solutions, income planning & tax planning all done in-house by dedicated team?	☑ Yes	☐ No	☐ Yes	☐ No
4	Assets monitored weekly to ensure your portfolio allocation remains true through all market cycles?	☑ Yes	☐ No	☐ Yes	☐ No
5	Has the ablilty to collaborate with in-house tax department to minimize client's tax burden through tax-loss harvesting, future income tax planning & annual tax prep/filing?	☑ Yes	☐ No	☐ Yes	☐ No
6	Conducts regular reviews of personalized retirement plan to give you confidence that your plan is on track?	☑ Yes	☐ No	☐ Yes	☐ No
7	Sends personalized quarterly investment performance and broad market reports to keep each client in the loop with how they're doing?	☑ Yes	☐ No	☐ Yes	☐ No
8	Client benefits from low cost portfolio of ETF's and index-based funds for globally diversified portfolio of over 10,000 stocks?	☑ Yes	☐ No	☐ Yes	☐ No
9	Custom iOS & Android mobile app for instant access to performance reports, retirement plans, transaction history and account balances?	☑ Yes	☐ No	☐ Yes	☐ No
10	Free educational events via Webinar on topics such as Medicare, tax planning in retirement, Long Term Care, & Social Security?	☑ Yes	☐ No	☐ Yes	☐ No
11	Provides the ability to text message your advisor for a more personal one-on-one relationship?	☑ Yes	☐ No	☐ Yes	☐ No
12	Advisor utilizes no-load investment solutions without long-term contracts?	☑ Yes	☐ No	☐ Yes	☐ No
13	Advisor is not compensated via commissions from investment or mutual fund companies?	☑ Yes	☐ No	☐ Yes	☐ No
14	Firm does not charge custodial fees or inactivity fees?	☑ Yes	☐ No	☐ Yes	☐ No
15	Firm is a Registered Investment Advisor with the SEC?	☑ Yes	☐ No	☐ Yes	☐ No