

The 5-Step Checklist for Selecting Your Financial Guide.

You want to be financially empowered and free. To do that, you need holistic, personalized wealth guidance. The problem is that you may not know where to start making you feel overwhelmed. We believe you deserve holistic, personalized financial guidance. It is why we started Zuma Wealth.



Use this checklist to help identify red flags, choose your wealth manager and feel confident you have started on your journey to financial success.

- ✓ **My wealth manager is a CERTIFIED FINANCIAL PLANNER™.**
Select an adviser that holds the CERTIFIED FINANCIAL PLANNER™ designation. Anyone can call themselves an investment manager, a financial planner or a wealth manager, but the CFP® is the gold standard for financial professionals. It takes years, tests, regulation requirements and continuing education to earn and keep the CFP®. You deserve comprehensive guidance and the CFP® is a “must-have” credential in a guide.
- ✓ **My wealth manager is independent (not a salesperson in disguise).**
Warren Buffett says, “Never ask a barber if you need a haircut.” You need independent guidance. In our view, advisers who sell their own company products are a red flag. Ask yourself: “Are the investments this advisor’s firm sells and may put in my portfolio the best solutions available for my personalized needs?” Make no mistake, the answer is probably no. It is a red flag when an advisor sells their own products.
- ✓ **My wealth manager will provide me with the personalized solutions I deserve.**
The danger of working with a manager that only manages money, without consideration for your retirement plans, tax situation, life situation and goals, is a disconnect from a holistic, personalized solution for you and your wealth. The result: your financial success can be impacted, and not positively. Treat your finances the way a doctor views your health: holistically and not in pieces. Your wealth manager should consider your existing assets and future goals to make smart personalized investments and the plan that gets you where you want to go.
- ✓ **My wealth manager is an “Advisor” and not a “Broker.”**
Nine of ten people agree that investment advice should put the investor’s interest first (Ten out of ten should agree, in our view!). An RIA, or registered investment advisor, is *legally required to act in your best interest*. Brokers only need to invest your wealth in a way that is *suitable* for you. You deserve an advisor! But how can you know for sure? Ask: are you a broker or investment advisor? Are you registered with the SEC or FINRA or both? The answers you need: advisor and registered with the SEC only.
- ✓ **My wealth manager has been through a lot.** Credentials are necessary and so is experience. Look for someone who has a long record directly managing money. You need someone who has the experience that comes from being on the front lines managing goals and money. In 2008, the S&P 500 dropped in half. In the next 10 years, U.S. stocks quadrupled. You need a wealth manager that has successfully navigated bull and bear markets.

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