

So many financial advisors.

How do you choose the right one?

Why should you consider working with a Portfolio Medics representative?



Making the decision to place your trust with a financial advisor is a big step. But then comes the task of choosing the right financial advisor. Your choice could be one of the most important long term financial decisions you will ever make. Before you settle on a financial advisor, make sure to ask these questions:

A typical financial advisor's answers	Questions to ask :	A Portfolio Medics representative's answers
A Series 7 or 6, and maybe a Series 65 or 66	“What securities licenses do you hold?”	A Series 65 or 66 only
No	“When offering stocks, bonds & mutual funds to clients, do you always act as a fiduciary?”	Yes
Yes	“Can you sell stocks, bonds and mutual funds for commission?”	No
Yes	“When selling stocks, bonds & mutual funds for commission, is this considered a conflict of your fiduciary duty?”	I do not sell stocks, bonds or mutual funds for commission.
Yes	“Can you accept 12-b-1 fees or other forms of revenue sharing from mutual funds?”	No, absolutely not
Yes	“Can you sell variable annuities for commission?”	No, absolutely not
Maybe	“Do you offer “commission free” variable annuities?”	Yes
Maybe	“Do you offer proprietary mutual funds that provide financial incentives to your firm?”	No, absolutely not