

Do you want better financial advice?

If you decide that you don't want to "Do It Yourself," (DIY), we believe that you will benefit by retaining an independent, fee-only CERTIFIED FINANCIAL PLANNER® professional to help you plan and achieve your financial goals. This one-page summary of the book *AdvisorSmart for the Individual Investor: Your Guide to Selecting a Financial Advisor to Get Better Financial Advice* explains the five-step AdvisorSmart® method for finding an objective, fee-only, fiduciary personal financial planner.

AdvisorSmart® Five-Step Method

1. Learn to Avoid the Sources of Biased Financial Advice: be more aware and learn to “just say no” to everyone who has an inherent conflict of interest with you as an individual investor:

- Friends and family who cannot provide you with personalized financial advice
- Co-workers with one-sided stories of their successful stock picks
- Sensational TV and radio financial programming that is biased by the advertisers
- Financial newsletters offering unproven investment strategies
- Internet websites with sensational yet unverified claims
- Accountants and attorneys who are not trained in personal financial planning
- Financial product providers at the banks, brokerage firms and insurance companies

2. Identify the Qualities of Financial Advice that Will Provide Specific Benefits to You:

- **Objective:** fiduciary advice with the least amount of bias
- **Independent:** advice from firms that are unaffiliated with financial product providers
- **Comprehensive:** holistic financial planning including all aspects of your finances
- **Disciplined:** evidence-based investment advice and financial planning
- **Professional:** training and professional designations proving financial expertise

3. Seek Out Professionally Trained Fee-Only Fiduciary Financial Planners:

- Determine your unique needs, wants and nice-to-haves
- Use a Process of Elimination: eliminate biased financial advisory firms

4. Use Online Tools to Find Fee-Only Fiduciary Certified Financial Planner professionals:

- NAPFA Find an Advisor www.napfa.org
- Fee-Only Network www.feeonlynetwork.com
- Wealthramp www.wealthramp.com

5. Meet With, Interview and Choose Your New Financial Advisor:

- Interview three fee-only fiduciary CERTIFIED FINANCIAL PLANNER™ professionals
- Select the best fit CFP® professional to meet your specific wants and needs

Get AdvisorSmart® and use this disciplined selection process to find a trusted financial advisor to help you to make progress towards your personal financial goals. Go to www.advisorsmartbook.com to learn more.