

AdvisorSmart®

Sample Elimination Factors

Sample Financial Advisory Firm Elimination Factors to Consider in the Search for a Financial Advisor for an individual Investor

Sample Elimination Factors to Consider		
1		Firms that are <i>not regulated</i> by the government to provide financial advice
2		Firms already having been fined for selling toxic investments
3		Firms selling <i>commission-based</i> bank products
4		Firms selling <i>commission-based</i> insurance firm products
5		Firms selling <i>commission-based</i> investment brokerage firm products
6		Firms selling <i>fee-based</i> investment brokerage firm products
7		RIA firms <i>affiliated with</i> a bank
8		RIA firms <i>affiliated with</i> an insurance company
9		RIA firms <i>affiliated with</i> an investment securities brokerage firm
10		RIA firms <i>affiliated</i> with a custodian
11		RIA firms with <i>no experience</i> with individual investors
12		RIA firms with <i>no expertise</i> working with individual investors
13		RIA firms that are NOT CEFEX certified