



CHECKLIST

for Interviewing a Financial Planner

Planner Name Georgia Bruggeman Company: Meridian Financial Advisors, LLC Address: 13 Water Street, Ste. 2 Phone: 508 429-2600 Date:

1 Do you have experience in providing advice on the topics below? If yes, indicate the number of years.
Retirement planning yes 25 Investment planning yes 25 Tax planning yes 25 Estate planning 25 yes
Insurance planning yes 25 Integrated planning yes 25 Other LTC, Options, Medicare, SS

2 What are your areas of specialization? What qualifies you in this field?
Comprehensive financial planning . Specialize in portfolio management and securities analysis.
Over 25 years experience managing money

3 a. How long have you been offering financial planning advice to clients?
Less than one year One to four years Five to 10 years More than 10 years ** since 1990

b. How many clients do you currently have?
Less than 10 clients
10 to 39
40 to 79
^80 +

4 Briefly describe your work history.
Founded Meridian Financial Advisors, LLC in 1990.

5 What are your educational qualifications?
Give area of study.
Undergraduate B.S. Bus Admin degree , Advanced MBA Finance degree Other Passed Level I & II of CFA program

6 What financial planning designation(s) or certification(s) do you hold?
CERTIFIED FINANCIAL PLANNER™ certification Certified Public Accountant/Personal Financial Specialist (CPA/PFS)
Chartered Financial Consultant (ChFC)
Other

7 What financial planning continuing education requirements do you fulfill? 30 hours every 2 years and 60 hours for NAPFA

8 What licenses do you hold?
Insurance Securities CPA 9
J.D.
Other

9 a. Are you personally licensed or registered as an investment adviser representative with a state(s)? Yes No
If no, why not?

b. Are you or your firm licensed or registered as an investment adviser with the:
State(s)? MA Federal Government?
If no, why not?

c. Will you provide me with your disclosure document Form ADV Part II or its state equivalent?
Yes No
If no, why not?

10 What services do you offer? Cashflow, asset allocation, securities analysis, estate planning, trust management, insurance needs analysis, tax reduction strategies, LTC guidance, retirement planning including annual income expense planning incorporating healthcare.

11 Describe your approach to financial planning.
Based on client goals and needs. Gather information and analyze. Begin series of meetings to review data and discuss recommendations. Generally 3-4 meetings until plan is delivered

12 a. Who will work with me?
Planner Georgia Bruggeman
Associate(s) Jeanne Bernardin, CFP

b. Will the same individual(s) review my financial situation?
Yes No
If no, who will? _____

13 How are you paid for your services?
Fee Only
Commission
Fee and commission
Salary
Other _____

14 What do you typically charge?
a. Fee:
Hourly rate \$ 250
Flat fee (range) \$ 3000 to \$ 4000
Percentage of assets under management 1 percent

b. Commission: NONE
What is the approximate percentage of the investment or premium you receive on: stocks and bonds _____; mutual funds _____; annuities _____; insurance products _____; other _____

15 a. Do you have a business affiliation with any company whose products or services you are recommending?
Yes No
Explain _____

b. Is any of your compensation based on selling products?
Yes No
Explain _____

c. Do professionals and sales agents to whom you may refer me send business, fees or any other benefits to you?
Yes No
Explain _____

d. Do you have an affiliation with a broker/dealer?
Yes No

e. Are you an owner of, or connected with, any other company whose services or products I will use?
Yes No
Explain _____

16 Do you provide a written client engagement agreement?
Yes No
If no, why not? _____