HECKMAN
FINANCIAL & INSURANCE SERVICES, INC.
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PRESCRENING YOUR ADVISOR

A Financial Professional Evaluation Checklist

Your financial future is in the hands of your financial professional; **But have you checked them out to see if they are qualified** to handle your finances in a diverse manner, and legally give you the advice you need?

HERE IS A QUICK CHECKLIST OF WAYS TO "VET" YOUR ADVISOR:

- **Check to make sure your advisor is held to a fiduciary standard** (meaning they are legally required to put your interests ahead of their own). Confirm this by searching for them on the Investment Adviser Public Disclosure Site: https://adviserinfo.sec.gov/IAPD/Default.aspx
- **See if their firm is registered with regulatory agencies** such as FINRA and the SEC, what information they have disclosed to regulators and what services the firm is legally allowed to provide using FINRA's Broker Check: http://brokercheck.finra.org/
- **Use the State of California's Department of Insurance License Name Search** to look up what licenses your financial professional has. This will help you determine what financial products they are qualified to offer: https://cdicloud.insurance.ca.gov/cal
- **Is your financial professional a Certified Financial Professional?** Look them up on the CFP Board Website: http://www.cfp.net/utility/verify-an-individual-s-cfp-certification-and-background
- **Can your advisor legally give you tax advise?** You can check by searching for them on the California Tax Education Council Website: https://www.ctec.org/verify?nav=taxpayers
- **Has your financial professional written a book?** Look them up on Amazon: https://www.amazon.com/Advanced-Search-Books/b?ie=UTF8&node=241582011
- **Does your financial professional have a podcast or radio show?** A quick search in the iTunes Store or Google can help you find out.

This information and clickable links listed can be found at:
www.WealthCreator.com/advisor-check.php