

Change Your Advisor **CHANGE YOUR LIFE**

4 Do-It-Yourself Steps To Discovering
Your Custom-Fit Financial Advisor



**McKinley
Carter** MASTER YOUR
WEALTH.



Identify

Potential Financial Advisors

Finding that custom-fit advisor will require enlarging your pool of excellent candidates. Choose from a variety of sources including:

- Personal contacts
- Professional associations
- Referrals
- Online research

75%

of millionaires use professional advisors.*

*Financial Advisor, "Most U.S. Millionaires Aren't In The C-Suite," September 20, 2018.



Personal
Contacts



Professional
Associations



Referrals



Online
Research

SEEK CANDIDATES

BE AWARE

There are 3 primary ways advisors are compensated:

- 1. Fee-Only** An up-front fee for services is agreed to between the investor and advisor before any services are delivered.
- 2. Commission** Advisor is paid a fee according to the investment product sold. The person investing may or may not be aware of this arrangement.
- 3. Fee-Based** Advisor is compensated via an up-front fee and a commission.

STEP 2

Narrow the List

Do not choose all of your candidates from one source. Finding an excellent advisor will take time and effort, but the benefits will be exceptionally valuable for decades.

Approximately

HALF

of wealth management clients change providers during major life events.*

*EY, "When wealth management clients want to switch, will you be their first choice?", April 16, 2019.



Personal
Contacts



Trusted &
Knowledgeable
Friends & Family



Professional
Associations



CFP®
Professional



Referrals



Accountant,
Attorney



Online
Research



Search Engine,
Social Media



SELECT CANDIDATES

Having a **selection** of candidates from **multiple sources** will provide **different** types of **relationships** and **perspectives**.

This is a **key step** in finding the advisor who best fits you.

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Conduct Interviews

How the advisor candidate responds during your interview will reveal a tremendous amount of information and will be influential in your final decision.

54%

of people not using a financial advisor feel that they would benefit from receiving retirement savings advice.*

*Forbes, "Do I Need A Financial Advisor Or Should I Do It Myself? Here's When It's Worth It To Get A Financial Advisor." August, 10, 2020.



Make a list of questions in advance.**

- Focus on these key areas: background, business practice, services, compensation and accomplishments.
- Be sure to tell each advisor that you're interviewing others, so they know you're not making an immediate decision.
- Ask for references. While no one is going to give you the name of a disgruntled former client, you may get some interesting feedback from current clients whose goals and finances match your own.
- Don't forget that you're paying for someone to clarify your financial life, not make it more confusing. If an advisor makes you feel uncomfortable, walk away.

**Ask advisors for their Form CRS—it will help inform the questions you might ask.

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Choose

Your Custom-Fit Advisor

After interviewing advisor candidates with the same insightful interview questions, selecting your custom-fit advisor won't be difficult.

The CERTIFIED FINANCIAL PLANNER™ professional designation is typically considered the “gold standard” for financial advisors.*

*Forbes, “Do I Need A Financial Advisor Or Should I Do It Myself? Here’s When It’s Worth It To Get A Financial Advisor.” August, 10, 2020.

Choosing the right advisor will have a greater impact on your life than the stock market.



You will want to ask yourself:

- Did I feel heard?
- Did the advisor understand my concerns?
- Did the advisor give me time to express my opinion and ask questions?
- Am I comfortable with the advisor's compensation plan?
- Does the advisor have a history of achieving results for people like me?
- Do I feel the advisor honestly cares about me?

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WHO WE ARE.

McKinley Carter Wealth Services is a fee-only, SEC-registered* investment advisory firm serving individuals, families, businesses and nonprofits in 34 states and three countries.

As fiduciaries, we are legally and professionally obligated to put our clients' best interests ahead of our own.

As coaches, we help our clients build the confidence and instincts they need to be actively engaged in their wealth and excited by its potential.

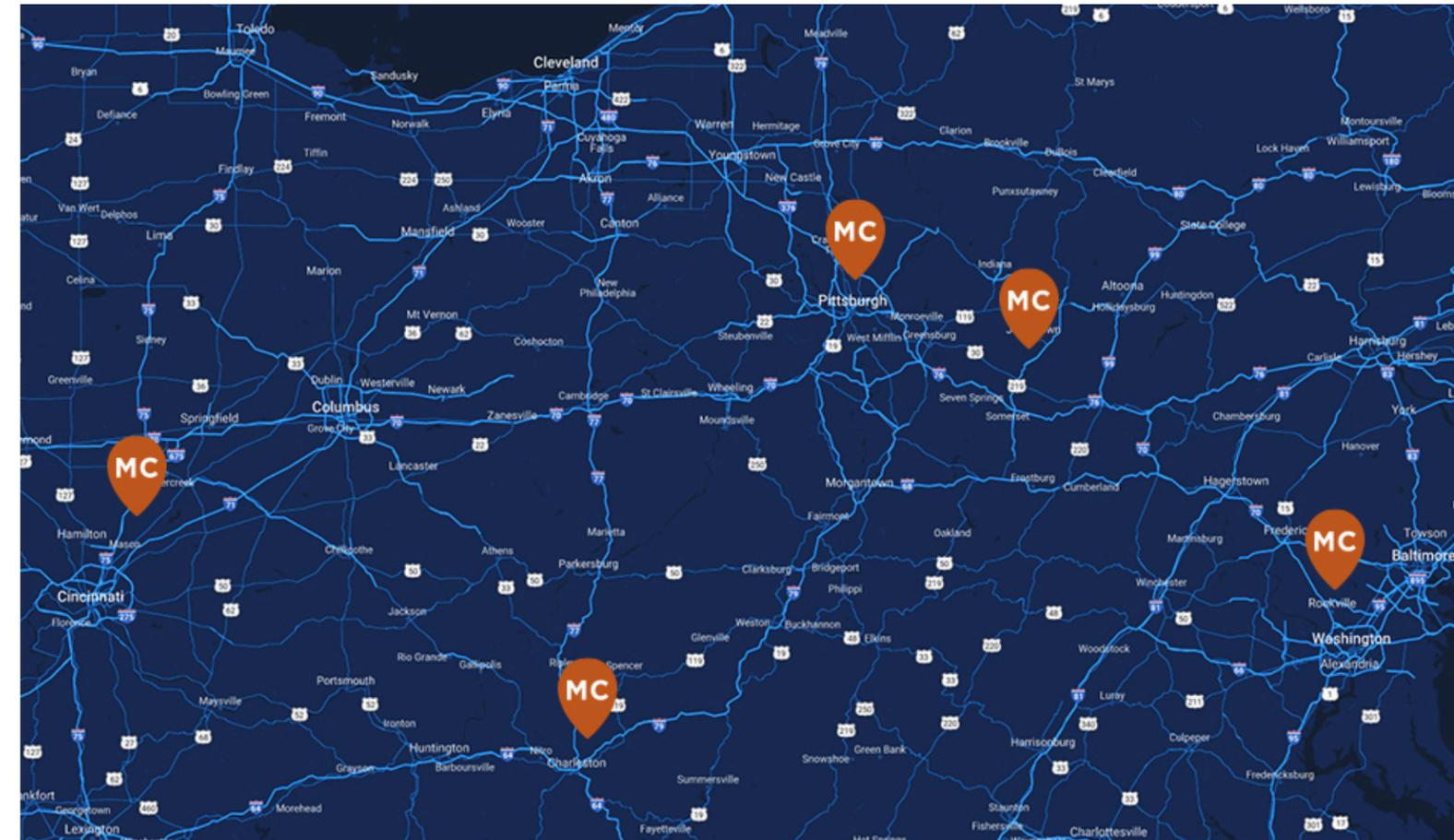
As strategists, we work with our clients to create holistic, goal-based plans—and measure performance by achieving their goals within agreed time frames.

And as astute observers of markets, politics and technology, we assess their potential impact and make adjustments to protect and grow our clients' assets.

A DEEP BENCH OF EXPERTISE.

Wealth Management
Retirement Planning
Life Planning
Tax Planning

Risk Management
Illiquid Assets
Business Succession Planning
Estate Planning



OFFICES

Wheeling, WV
Pittsburgh, PA

Gaithersburg, MD
Charleston, WV

Johnstown, PA
Dayton, OH

*Registration with the United States Securities and Exchange Commission does not imply a certain level of skill or training.

McKinley Carter Wealth Services ("McKinley Carter") is an SEC-registered investment adviser. For additional information about McKinley Carter, including fees and services, send for our disclosure brochure as set forth on Form ADV using the contact information herein. Please read the disclosure brochure carefully before you invest or send money.