

# FIVE KEY QUESTIONS TO ASK YOUR ADVISOR

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## *Do you offer in-house/proprietary investment products or solutions?*

**Why ask:** This identifies conflicts of interest. If advisors use their own products, they are double dipping. A classic example comes from a large investment firm that will claim to manage money for .65% and then put you in their own mutual funds with an internal 1% fee. So they make 1.65% while claiming to charge .65%.

**The Mather Group advantage:** At The Mather Group we have an open architecture, which means we can invest in anything that is publicly traded. We only use what is best for our clients and we DO NOT sell our own products.

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## *Do you carry a series 6 or series 7 license?*

**Why ask:** This identifies if someone carries a brokerage license. If they do, they are not a fiduciary 100% of the time and can get paid in non transparent ways.

**The Mather Group advantage:** We do not hold a series 6 or series 7 license since we are not brokers. Instead, we are one of just 3.8% of advisors\* who are independent fiduciaries, and legally obligated to put our clients' interests first.

Click here to see if your advisor is a broker: <http://brokercheck.finra.org>

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### ***Do you use mutual funds, annuities, private REITs, or hedge funds?***

**Why ask:** These products carry internal fees that range from 1% to 9% annually. When investing across classes, those fees become very costly and take otherwise investable assets out of your portfolio.

**The Mather Group advantage:** The Mather Group difference is that our internal expense ranges from 0.10% to 0.15%. That means more of your assets are available to invest in your portfolio. This is part of the way we always work to put your best interests first.

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### ***Do you give tax advice? Can you put your tax advice in writing?***

**Why ask:** Wall Street firms and many small firms have a compliance policy against giving tax advice. To win your business, some advisors will claim to offer tax advice but they can't put it in writing. This is where a client can expose a broker pretending to be a tax expert.

**The Mather Group advantage:** At The Mather Group we have CPAs on staff that give comprehensive tax advice in writing, for a more complete retirement plan.

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### ***What is your highest level of education, and how long have you been a licensed advisor?***

**Why ask:** If your retirement depends on advice, you want to work with a highly educated and experienced professional.

**The Mather Group advantage:** At The Mather Group, our education and credentials speak for themselves. Additionally...

- *You should never hire an advisor that has been licensed for less than 10 years.*
- *Experience through various market cycles is important.*
- *Never hire a retirement advisor that will retire on you. (Anyone over the age of 45 will likely retire at some point and you cannot control who will succeed them.)*

At The Mather Group we have the perfect pairing of experience with a team of next-generation advisors to guide you through retirement.