

TABLE OF CONTENTS

ACKNOWLEDGMENTS	ix
INTRODUCTION	1
CHAPTER ONE – THE LANDSCAPE	3
Section 1: Why work with a financial advisor?	4
Section 2: What / how do they charge?	7
Section 3: Are financial advisors worth their cost?	13
Section 4: What makes an advisor trustworthy?	19
Section 5: Who is an advisor?	21
Section 6: How advisors help you	25
CHAPTER TWO – SELECTION CRITERIA	29
Section 1: Resources for checking them out	30
Section 2: The basic questions.....	34
Section 3: Areas of competency or specialization	40
Section 4: Dimensions of “fit” – do you feel comfortable?	47
Section 5: When it’s time to leave	51
CHAPTER THREE – WHAT TO EXPECT	57
CHAPTER FOUR – OVERVIEW OF THE FINANCIAL ADVISORY INDUSTRY	65
APPENDICES – PUTTING IT ALL TOGETHER	73
REFERENCES	83
INDEX	91