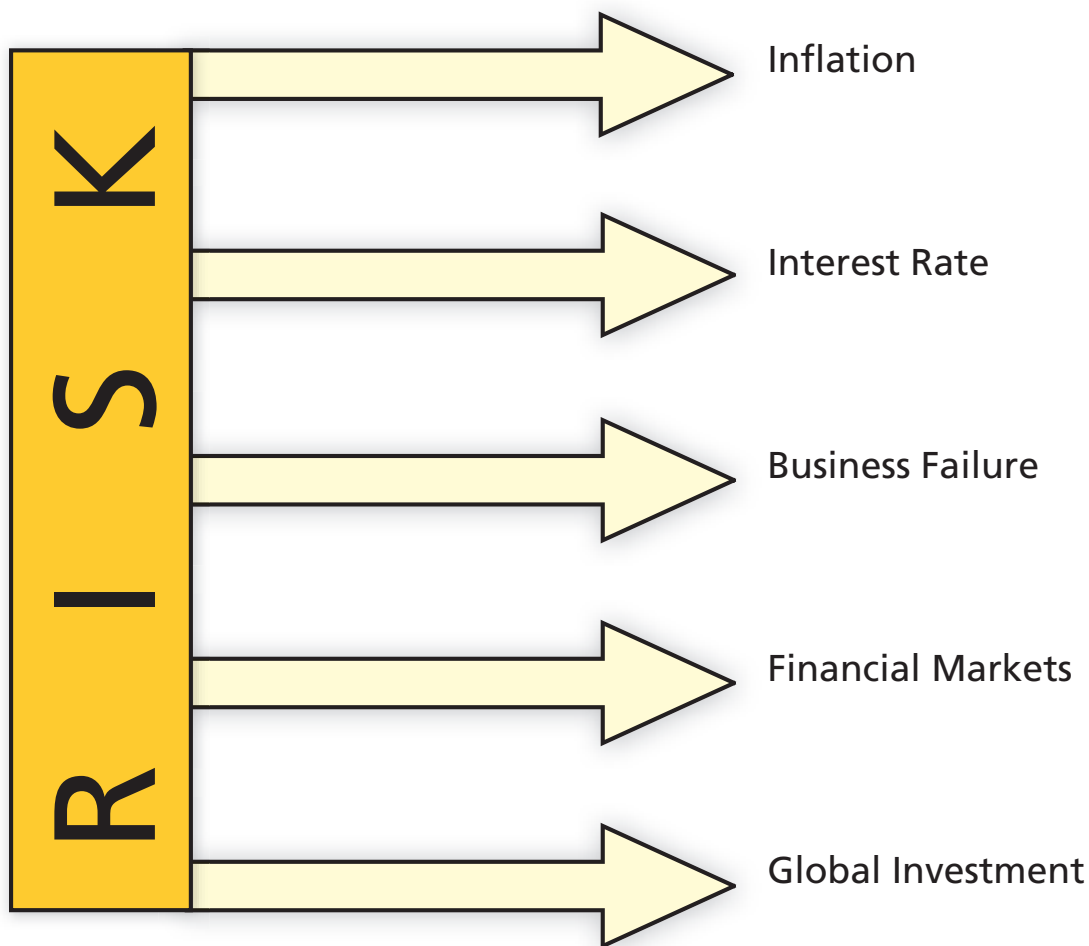


# SAVING AND INVESTING

## Risk Factors

Without risk, it is impossible to obtain the returns that make investments grow. The key is knowing your personal tolerance for risk.



## SAVING AND INVESTING

### Interview Your Planner

Not all states have requirements or regulations for financial planners. Have a list of questions ready to ask potential planners.

Financial Planner Evaluation Questions	
✓	What are your areas of expertise?
✓	Are you affiliated with a major financial services company, or do you work independently?
✓	Are you licensed or certified?
✓	What is your education and training?
✓	How is your fee determined? (Is this amount something I can afford?)
✓	Am I allowed a free initial consultation?
✓	May I see a sample of a written financial plan?
✓	May I contact some of your clients as references?
✓	Is financial planning your primary activity?