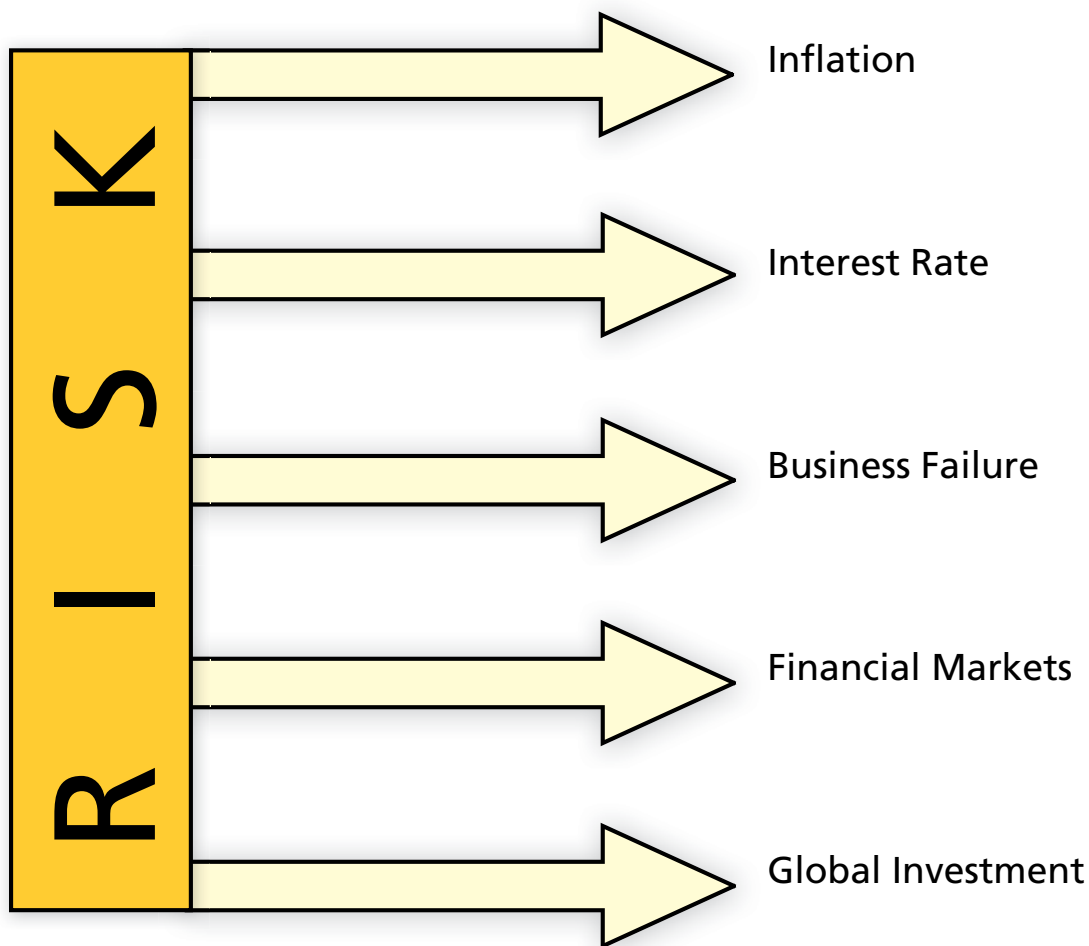


SAVING AND INVESTING

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?