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John Turcotte, ChFC, CLU

Partner, Wealth Advisor
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2019 FIVE STAR
WEALTH MANAGER

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SEVEN-YEAR WINNER

PROFESSIONAL PROFILE

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- Five Star Wealth Manager award
winner 2012-2017, 2019

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HOW TO PICK A FINANCIAL PLANNER

Candidates aren't hard to come by. Here's how to find the right one for you.
By the editors of Kiplinger's Personal Finance, Updated January 2015

It's not always easy to take a dispassionate view of your own financial situation and decide on the proper mix of insurance, investments and the like. A good stockbroker can help. But if you'd like someone to make broader-based investment recommendations based on extensive knowledge of your financial situation, you may be in the market for a financial planner.

You can get names of planners in your area from the profession's major membership organizations:

- For a directory of fee-only practitioners, contact the National Association of Personal Financial Advisors.
- Find CPAs who have earned the credential of Personal Financial Specialist (PFS) through the American Institute of CPAs.
- The Financial Planning Association has a registry service you can use to get names of members in your area. Visit its Web site, where you can do an online search. The site also features consumer information related to financial planning.



After you have the names, select at least three candidates. Visit the office of each and ask for a detailed statement of fees and services, a résumé and references. Your purpose is to compare them on the following points:

Experience: Your planner should have, at the very minimum, a few years of experience in planning or allied fields, such as accounting, securities analysis or trading, or law.

Credentials: Certified Financial Planner (CFP) is probably the best-known credential. Graduates must take a series of courses, pass a two-day, ten-part exam, and complete three years of work experience to earn the CFP designation. In addition, the planner must complete 30 hours of continuing education every two years to keep the credential. The coursework usually takes a couple of years or more to complete and covers virtually all aspects of financial planning for individuals.

Chartered Financial Consultants (ChFC) have earned the designation from the American College in Bryn Mawr, Pa., which also grants an insurance-business certification, Chartered Life Underwriter. The ChFC has successfully completed an eight-course sequence over a period of two to four years and passed two-hour exams on each.

Master of Sciences in Financial Services (MSFS) is also conferred by the American College, after 36 credits of coursework. Twelve of the credits are earned by attending two weeks of study at the college.

Registered Financial Consultants (RFC) have met the requirements of the International Association of Registered Financial Consultants, which confers the designation on planners who meet certain academic and work-experience guidelines.

These titles do provide some assurance that the planner took the trouble to take the courses to raise his or her level of skill and knowledge in the field.

Access to experts: No one person, however well trained, has the encyclopedic knowledge required to deal in depth with all the problems that can affect an individual's financial affairs. Instead, a planner should be able to demonstrate that he or she consults regularly with experts in a variety of fields.

Fees and commissions: There is no standard fee system or scale in the planning business. Some planners work only for fees, much like lawyers. Others operate entirely or almost entirely on commissions. In between are the larger number, who depend on a combination of fees and commissions. In some cases the planner might partly credit commissions against the fee to encourage the client to buy insurance or other financial products through the planner's company. A planner who feels confident of being able to sell a high-commission product might gamble on a low fee.

Unless you're dealing with a fee-only firm, you can expect to get suggestions that you purchase an investment or insurance product that the planner sells. There's nothing wrong with that, provided the product is suitable for someone in your financial situation and compares favorably with the scores of others you might buy elsewhere.

However, you'd want to think twice about buying a load mutual fund when there are so many no-load funds available, for instance. And why buy the stocks recommended by the planner at a standard commission rate when you can use a discount broker? It's up to you to decide whether the quality of the planner's service is worth the cost.

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