

Financial **FITNESS**

QUESTIONS YOU SHOULD ASK BEFORE CHOOSING A FINANCIAL ADVISOR

Submitted by: Tom Rauchegger, Co-Founder of Cramer & Rauchegger, Inc.

I recently needed repair work done on my house that involved a leaking roof and a damaged window. Since I'm hardly an expert when it comes to roofing or construction, I of course looked for a skilled professional to do the repairs. After all, our home is one of our most important assets. So how did I find a trustworthy and competent professional? By doing a little homework and asking the right questions.

Wouldn't it be great if we always knew the right questions to ask when faced with an important decision? Choosing the right financial planner to help you manage your money and meet your long-term financial goals is one of the most important decisions you will make. Not only will you be sharing your personal information with a virtual stranger, but you will also be trusting them to always act in your best interest with your money and your financial future.

As an Independent Financial Advisory Team we compiled a list of important questions that you should ask when choosing the right Financial Advisor to act as a trusted partner for you and your family:

How long have you been a financial professional? Experience does matter! The right answer should be 10+ years. Someone who has successfully experienced both the technology boom of the late '90s and the crash of 2008 is a must.

What are your areas of specialty? The correct answer will depend on where you are in your life cycle. The advisor who guided you to your early '60s may not be best suited to assist you with the investment challenges you will face throughout retirement therefore you may want to consider working with someone who specializes in retirement planning.

Are you a fiduciary? You will probably want to work with a fiduciary. A fiduciary is held to a much higher standard and required by law to act in the best interest of the client by putting the client's interest first at all times. Prior to working with you a fiduciary must provide full disclosure regarding fees, compensation and any conflicts of interest.

Have you ever been disciplined, fined, or sanctioned by any regulatory body? You can check this one yourself at the FINRA website: go to www.finra.org and click on BrokerCheck®. This will enable you to get both background and disciplinary information on any Financial Advisor who is or has been licensed.

What is your Investment Philosophy? Some investment strategies are based solely on the stock market, solely on insurance products, or perhaps a combination of the two. Alternatively, some investment philosophies are geared more towards growth than income and preservation. Make sure the planner's investment approach is a good fit to reach your goals.

Finding the right advisor to trust with your retirement is a very important decision in your life. There are many other questions you should ask. For a complete list of the "Questions You Should Ask" please feel free to contact the Advisory Team at Cramer & Rauchegger. You can reach us by phone at 407-645-4433; e-mail at info@cramerandrauchegger.com or our website at www.cramerandrauchegger.com.

Founded by Orlando natives Scott Cramer and Tom Rauchegger, Cramer and Rauchegger Inc. is an independent advisory firm that specializes in retirement management, estate planning and wealth management for high net worth clients who are close to or currently in retirement.



CRAMER & RAUCHEGGER, INC.
Retirement and Estate Planning Specialists
for Central Florida Retirees

A true passion for making a difference in people's lives!



Tom Rauchegger (left) & Scott Cramer

- ✓ A comprehensive approach to wealth management.
- ✓ A progressive investment philosophy.
- ✓ A firm built on the foundations of long term personal relationships.
- ✓ A real "team practice," every client enjoys the advantage of dual guidance.
- ✓ A member of the National Ethics Bureau.

A Winning Approach!

Cramer & Rauchegger was ranked amongst the top three financial planning firms in Central Florida by the Orlando Business Journal in its 2013 survey of top planners; recognized by Orlando Magazine for extemporaneous service; and was rated as one of Orlando's top wealth management firms by the National Association of Board Certified Advisory Practices, who also awarded the firm 1st place in the category of risk management.

800 N Maitland Avenue, Suite 204, FL 32751
T: 407.645.4433, E: info@cramerandrauchegger.com
www.cramerandrauchegger.com

Securities offered through Kalos Capital, Inc., Cramer & Rauchegger, Inc. is not an affiliate or subsidiary of Kalos Capital, Inc.