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The 5 Questions Every Advisor Must Answer

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Not all advisors are created equal. Before you commit to working with anyone — including us — ask these five questions. The answers will tell you everything you need to know about whether they have your best interests at heart.

1 "Are you legally required to act in my best interest?"

WHAT TO LISTEN FOR

The word "fiduciary." If they hesitate, hedge, or say "suitability standard," that means they are only required to recommend products that are "suitable" — not necessarily the best option for you. A fiduciary puts your interests first, by law.

2 "How do you get paid?"

WHAT TO LISTEN FOR

Transparency. Advisors earn commissions, fees, or both. There is nothing wrong with commissions — but you deserve to know exactly how your advisor is compensated and whether that creates any conflicts of interest. If they dodge the question, walk away.

3 "What happens to my money if the market drops 40% next year?"

WHAT TO LISTEN FOR

A specific, concrete answer — not vague reassurance. A good advisor will walk you through exactly how your portfolio or annuity protects principal during downturns. If the answer is "don't worry, it always comes back," that is not a plan.

4 "Can you show me a written plan before I sign anything?"

WHAT TO LISTEN FOR

A yes without hesitation. Any advisor worth their license will provide a written retirement income plan — showing your income sources, gaps, projected expenses, and how their recommendation closes those gaps — before asking you to commit a dollar.

5 "What is your process if I change my mind?"

WHAT TO LISTEN FOR

Clear cancellation terms and free-look periods. Every legitimate annuity comes with a free-look period (typically 10-30 days) where you can cancel with no penalty. If an advisor rushes you past this or downplays it, that is a red flag.

Bring this sheet to any advisor meeting. A trustworthy advisor will welcome these questions.