

Ten Questions to Ask Your Financial Advisor

1. *What experience do you have?* I have worked in financial planning and portfolio management for over twenty years. My experience includes consulting community banks on Asset Liability structure and risk management. I helped banks hedge over \$10 Billion in fixed income portfolios. Disillusioned by the risk that banks were taking in 2006 I founded Aardvark Advisors, Inc in 2007 where I managed a \$120 million equity REIT portfolio, Aardvark Market Neutral Fund. My experience with fixed income, equity, and real estate help me stand out as a well-rounded advisor.
2. *What are your Qualifications?* First, I am a CFA Charterholder. Fewer than 1 in 5 candidates becomes a CFA Charterholder. Learn more about the CFA Charter here: <http://cfa.is/2mtNUzg>. I am a Certified Financial Planner (CFP). I am also a registered NAPFA advisor, the country's largest organization of fee-only planners. You can learn more about NAPFA here: <http://bit.ly/2mP1oIp>

3. *What financial planning services do you offer?* FamilyVest is a comprehensive fee-only planner. During our planning process, we cover all facets of your financial life including estate planning, insurance reviews, income tax strategies, and investment management. We get to know our client's goals and dreams and create a solution that helps them achieve success.

4. *What is your approach to financial planning?* We believe in tailoring strategies to meet the needs of each client specifically. We are not bound to any product or method. We construct portfolios that maximize the probability of long term success with an eye towards reducing ongoing volatility. We place our emphasis on controlling the things that we can and preparing for the various probabilities of the outcomes that we cannot.

5. *What types of clients do you typically work with?* My practice varies from single individuals and married families building the foundation of wealth to those who are maximizing their wealth and planning their estates. I also specialize in planning for families with special needs. As a father of two boys on the Autism spectrum, I bring a different level of understanding to the process. This mixture of both professional experience and personal experiences gives me the unique ability to help families make the most of their future.

6. *Will you be the only financial planner working with me?* Clients of FamilyVest work directly with Todd Sensing. We bring in experts from the outside when and if necessary. For example, when we work on insurance planning we will bring fee-only actuaries with the specific experience related to your situation. We do our analysis to get you the best product and price.

7. *How will I pay for your financial planning services?* I am a fee-only fiduciary financial advisor and work for my clients and only my clients. I am independent, and my firm works with each client to develop a fee schedule that is fair and appropriate. I have adopted the Alliance of Comprehensive Planners (ACP) flat-fee retainer model of pricing. Pricing is based on income, assets, and complexity.

8. *How much do you typically charge?*

My clients typically find that our pricing model is lower and more transparent than both the AUM and commission pricing model. We deliver value.

9. *Do others stand to gain from the financial advice you give me?* Never.

10. *Have you ever been publicly disciplined for any unlawful or unethical actions in your career?* No