

Financial Consumer Scorecard



It's not what you invest in, but how you invest and how well you are served that will ultimately determine your success or failure.

How many investment companies, advisors and planners realize that protecting your money means protecting your future? How many actually care if you achieve your goals or end up struggling to make ends meet? How many fully appreciate the fundamental importance and value in protecting your money?

This comparison is designed for practical people who are interested in evaluating and filtering available information to ensure that the advice they receive is in their best interest.

This scorecard provides a comparison between what we know is possible; those values we strive for – and the unfortunate reality that many investors face in their day-to-day financial connections... We trust this tool may help illuminate your current relationships as you seek to protect your money as well as your future.



WHAT'S TRULY POSSIBLE

YOUR EMPOWERMENT AND EDUCATION

Consumer Advocacy – Advice and help that begins with taking your goals into account. They evaluate all of your concerns before recommending any products.

Someone who will tell you the truth about the investment industry. They fully disclose the advantages and disadvantages and ensure that you understand both.

Access to the fundamental concepts and principles of successful investing. Continually researching new techniques & concepts to ensure clients are never left behind.

DILIGENT DISCOVERY

First, your advisors discover if they can actually help you in the long term. If it is discovered that long-term help cannot be provided, you are quickly and efficiently referred to a more appropriate resource.

RIGOROUS ANALYSIS

A complete analysis of what you have is completed before any possible solutions are suggested. If it makes sense for you to keep doing what you're doing, you are advised to keep doing it.

SIMPLE AND EASY TO FOLLOW PLAN

The foundation for a plan is created by analysis and an honest appraisal of your strengths and weaknesses. A living plan is created to accommodate your unique situation. It is able to adapt to changing circumstances and achieve milestones.

GUARANTEED PORTFOLIO

Only solutions with guarantees attached are offered. The advisor or institution cares about how much progress your portfolio makes.

The quest for performance is less important than ensuring you do not lose what you already have. "I'm more interested in the return of my principal than the return on my principal."- Will Rogers

LIVING PLAN

Your investments are continuously monitored to ensure you live to the highest means possible without the fear of running out of money.

THE UNFORTUNATE REALITY

Advice based on an agenda to sell products and services. Their entire focus is on selling products.

Advice based on what is best for the investment advisor. They spend 99% of the time going over advantages and less than 1% of the time reviewing the disadvantages... often leading to misinformed decisions.

Product or service specific advice only. Limited sharing to support an agenda other than their own. Doesn't want to be bothered with research; they are just focused on selling you something.

"Our products and services are right for everyone."

There is little or no analysis of your present financial situation. The advisor tries to move as much of your money into their products as possible – regardless of whether it makes sense for you to do so.

There is either no plan at all or they provide a pre-formatted 'cookie-cutter' plan that is obsolete as soon as it is put on the table. "This is the way it is always done," is used to justify a pace beyond your comfort zone. The plan is fixed. To change it requires starting over. Changes are made to the plan arbitrarily, often based on what happens to be best for the advisor – not you.

Your hard earned assets are vulnerable.

There are many excuses offered for underperforming portfolios. Losses are blamed on forces beyond their control.

Chasing returns often lead to losing sight of protecting existing assets. See above explanation.

Your expectations are manipulated. You are told to cut back your spending when the markets are down or promises of unreasonably high returns are made when the markets are up.