

5 Questions to Ask Before Choosing a Financial Strategist

Use these questions to compare professionals, understand recommendations, and decide whether the relationship fits your needs. Ask for clear answers before purchasing a product or moving money.

1. What are you licensed or registered to do?

Ask which services the professional can provide in your state and which require a separate specialist. A title such as financial strategist does not, by itself, establish a securities, tax, or legal qualification. Verify the applicable license or registration through the relevant regulator.

Practical step: Write down the services offered, the issuing regulator, and any limits on the professional's role.

2. How are you paid?

Ask about commissions, direct fees, referral arrangements, and other incentives. Find out whether compensation differs between products. Ask for a written explanation of costs you pay immediately and costs deducted over time.

Practical step: Compare the total cost of ownership, not just the initial premium or quoted rate.

3. Why does this recommendation fit my situation?

Discuss your income, emergency savings, dependents, existing coverage, time horizon, and need for access to money. Ask what alternatives were considered, including keeping an existing policy or account and taking no action.

Practical step: A useful explanation connects the recommendation to your needs and explains what you give up.

Compare the details. Plan the relationship.

4. What are the guarantees, costs, and risks?

Request the actual contract, disclosure, or policy illustration. Separate guaranteed values from projections. For life insurance, review funding requirements, charges, loans, and lapse risk. For annuities, review surrender charges, withdrawal limits, riders, and the insurer's claims-paying ability.

Practical step: Ask what happens if you need money early, stop paying premiums, or receive lower interest credits than illustrated.

5. What happens after I become a client?

Ask who handles service requests, how often you will review the plan, and how beneficiaries and contact details are kept current. Clarify the cancellation or free-look process and how concerns are escalated.

Practical step: Request written next steps and keep copies of every application, disclosure, illustration, and contract.

Before making a decision

Take time to compare your options. Do not sign an incomplete application or rely on a verbal promise that is absent from the contract. Consult an appropriately qualified tax, legal, or investment professional when a decision extends beyond insurance guidance.

Independent resources

[NAIC consumer insurance resources](#)

[SEC: Working with an investment professional](#)

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