



20 questions to ask

ONCE YOU have decided to seek advice from a professional financial consultant, there are certain basic facts you should know before entering into any agreement or plan recommended by the professional.

Twenty questions you should ask a financial planner during your first visit are listed below. Although there are no set answers that the financial planner can give you, his or her response can provide valuable information on which to base your decision.

1. What financial planning services are you able to provide for me?

Many financial planners are specialists in a particular area such as insurance, mutual funds, tax shelters, etc. Be certain to determine if they are able to provide a broad range of services.

2. Will you have direct access to my money?

Direct access to a client's money creates a greater liability for the financial planner. Get details regarding

what bonding and insurance the financial adviser has to cover that liability.

3. Do you also sell products in addition to the planning services?

The sale of products, in addition to planning services, creates a potential conflict of interest situation. Avoid financial planners who tout their products as the solution to all financial problems. However, plans frequently go unheeded if the financial planner lacks the capacity to implement the plan. Implementation requires the sale of some products.

4. If you sell me a product that is recommended in the financial plan, how will you be compensated?

It is important that all compensation factors (fees, commissions, etc.) be fully and clearly disclosed to you before entering into an agreement with a financial consultant.

5. Will your commission on the sale of the product be used to offset the fee for the financial plan?

Be cautious about offset: it tends to

cloud your objectivity. Retain your right to buy any recommended products from sellers other than the financial planner. Resist the tendency to get a "bargain" by buying through the financial planner. Planning is a separate and distinct process from product sales, and should not be blurred by mixing the two.

6. What resources, people and facilities do you have at your disposal to assist in the analysis of my financial affairs and the development of my financial plan?

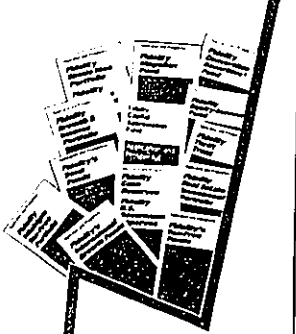
Broad financial planning requires wide and varied knowledge and expertise. One person cannot be an expert in all areas covered. Back-up personnel, processing equipment, and financial resources are vital to successful planning.

7. Specifically, who will review my financial affairs and present the financial plan to me?

You should know who will be handling your account. If the presenter is different from the person who reviews client affairs, will that person be

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Tell us where it hurts.

- My life savings are in CDs that are about to mature, but I'm not too happy about renewing them at such low rates.
- Now that tax reform has changed all the rules, I'm afraid that I don't have the right investment strategy.
- I'm worried about how I'll be able to pay for my children's college education.
- I've invested heavily in the stock market, and I'm worried the market will drop and take my investments down with it.
- I'm about to receive a large pension plan distribution and I'm not sure how I should invest it.
- I'm retired and thought I had enough saved to last through retirement. Now I'm not so sure.

What are these "complaints" to you? An experienced professional should make an appointment to discuss the complex and specialized financial resources of Liberty Bank. It's time to solve your problem and investment an appropriate financial treatment. So call us today - and get it fixed where it hurts!

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