

TEDSpeaks: Questions to Ask Financial Advisor

QUESTIONS TO ASK FINANCIAL ADVISOR

1. What is the name of your company that I will be doing business with?
2. What services do you offer?
3. What qualifications do you have as a financial or retirement advisor?
4. How long have you been offering financial and retirement planning advice to clients?
5. What financial planning continuing education requirements do you fulfill?
6. What financial or retirement planning designation(s) and certification(s) do you hold?
7. Are you registered with the International Precious Metals Institute (IPMI)?
8. Are you registered with the Financial Crimes Enforcement Network (“FinCEN”)?
9. What types of products and services do you offer?
10. Is there a minimum amount to invest with your company?
11. Are your team members qualified and licensed?
12. Are you a Certified Public Accountant / Personal Financial Specialist (CPA / PFS)?
13. Do you hold a SERIES 63 (Uniform Securities Agent State Law Examination) license?
14. Do you hold a Series 24 (General Securities Principal Examination) license?

15. Do you hold a Series 27 (Financial and Operations Principal Examination) license?

16. Do you hold a Series 28 (Introducing Broker/Dealer Financial Operations Principal Examination) license?

17. What is the name(s) of the bullion dealer(s) that your company will use to purchase my precious metals?

18. Are you a registered, qualified, and licensed financial and retirement advisor?

19. Have you met all of the necessary education, registration and licensing requirements to operate as a wealth management expert?

20. State your work history and the companies you work at in your capacity as a financial advisor?

21. Are you qualified to give trading, investment or tax advice?

22. Will you buy back the precious metals that I purchased from you. If so, what is your spread?

23. Can you confirm that the metals I am about to purchase are eligible to be deposited into an IRA?

24. Are you partnered with any IRA custodians and do you have any special deals with them?

25. How does your company earn its profit?

26. Are you licensed to buy and sell precious metals as a financial advisor? If so, please provide a copy of the license and surety bond authorizing you to conduct business.

27. Does your company keep records of all sales and purchases of precious metals?

28. How often will I be provided with a statement showing my holdings and fees that I will be charged?

29. Will your company furnish me with a copy of the purchase, sale, and transfer of my precious metals?

30. Will you provide me with the purchase invoice showing the date, dollar amount, quantity, and specific type of metal that was purchased on my behalf?
31. What is the name of the insurance company, and will I be provided with a copy of the insurance policy and declarations page?
32. How much will I be charged for taxes and penalties if I take money or metals from my account?
33. How do I know the metals are actually stored in a vault?
34. What types of precious metals can I buy in my IRA?
35. Can I choose my own depository for the precious metals that I buy in an IRA?
36. Do I have the option of segregated or unsegregated bullion storage?
37. What licenses do you hold?
38. What states are you licensed?
39. Are you licensed to offer financial and retirement planning services outside of the United States?
40. What is your succession plan for my holdings if I die or become disabled?

DISCLAIMER: This is not legal or financial advice but information only. Speak to your financial advisor or lawyer before making any investment decision.