THE FINISHRICH ADVISOR GRADECARD™							
	BEST	A	B	C	D	F	WORST
REFERRAL	I received a referral from a CPA, attorney, or trusted friend who has worked with the advisor for years.						I walked in off the street to a brokerage firm or a bank and asked to speak with a financial advisor.
FIRST CONTACT	When I called the advisor for an appointment, I received a professional response indicating that the advisor had a set system for handling "first appointments."						It was not clear that the advisor had any kind of systematic "first appointment" process. He offered to come to my house.
FIRST GREETING	When I arrived at the advisor's office, I was greeted quickly and professionally. The advisor was expecting me and had a file with my name on it prepared for the meeting.						I was kept waiting for my appointment or otherwise greeted unprofessionally. The advisor did not have a file ready for our meeting.
THE FINISHRICH INVENTORY PLANNER™	The advisor provided me with a form similar to the FinishRich Inventory Planner that requested I bring a list of financial documents to our first meeting, including my tax returns and 401(k) statements.						The advisor didn't ask me to bring anything to our first meeting.
FIRST IMPRESSION	The advisor's office was neat and well-organized. There were no other clients' files in open view on the advisor's desk.						The advisor's office was a mess. Files, research reports, and newspapers cluttered the desk. I could see files containing other clients' private information.
FIRST APPOINTMENT	The advisor asked probing, pertinent questions during our first meeting. She took the time to get to know me and really seemed to take an interest in my goals, values, dreams, and family situation.						The advisor immediately started "selling me" on investment products, her firm's reputation, and her credentials.

THE FINISHRICH ADVISOR GRADECARD™							
	BEST	A	B	C	D	F	WORST
ADVISOR EXPERIENCE	The advisor has a great deal of experience. She has been in the business for more than five years, manages more than $50 million in assets, and appears to have many satisfied clients.						The advisor just finished her training and is brand new to the business. She has less than $10 million under management.
ADVISOR PHILOSOPHY	The advisor explained in detail his investment philosophy. He has a clear system for managing money that I understand and feel comfortable with.						The advisor was confusing. Most of what he said went over my head. I'm not really clear what his investment philosophy is for managing money.
FINANCIAL PLAN	The advisor prepared a written financial plan that I find clear and easy to understand. I learned a great deal by going through the planning process.						The advisor did not prepare a written plan. Or if he did, I really don't understand it.
FEES	The advisor fully explained the nature of all the fees associated with working with him. I received a copy of the fee structure in writing and I understand it.						The advisor did not explain how he gets paid.
THE CLOSE	The advisor did not pressure me to make a decision about whether I wanted to work with him. He was courteous at all times, respectful of my questions, and easygoing.						The advisor tried to pressure me to make a decision. He insisted that time is of the essence and I need to act now.
MY GUT FEELING	My gut tells me that this financial advisor is qualified to coach me, will put my best interests first, and is someone I can trust.						Something doesn't feel right. I can't put my finger on it, but I'm not entirely comfortable with this advisor.