



FOUNDATIONS

The Financial Clarity Checklist

Ten questions to ask before you build a financial plan, and the honest answers most advisors won't give you.

START HERE

Ten questions worth asking

Most people meet with an advisor and answer questions. Very few arrive with their own. These are the ten we wish everyone asked before they signed anything, opened anything, or moved anything.

01 What is this money actually for?

Not growth. Not retirement. Name the specific outcomes. Most plans are built around a return assumption because it is easier to model than purpose. If nobody asked you this first, you are being sold a product.

02 What does enough look like?

An annual spending figure you would be content living on, plus a higher one for the life you would like. Many people are already at enough and keep taking risk they no longer need.

03 Do I know what I own, and why?

Write one sentence next to every holding explaining why you own it. Anything you cannot explain is a decision you inherited rather than made.

04 What am I paying, in total, in dollars?

Advisory fee plus fund expenses plus platform and trading costs. One percent sounds like nothing. Fourteen thousand dollars sounds like a car. Same sentence.

05 How is my advisor paid, and by whom?

Fiduciary is not a permanent state. For many advisors it applies to some accounts and not others, and the same person can switch hats mid-conversation without telling you.

06 Where do our interests diverge?

Every compensation model has a bias. The right answer is not that no conflict exists. It is a specific description of where the conflict lives and how it is managed.

07 What could force me to sell at the worst moment?

Real risk is not a falling chart. It is being required to liquidate on a day you did not choose. A plan that survives your emotions but not your cash flow only looks conservative.

08 What is my plan for taxes, not just returns?

Returns are uncertain. The tax code is knowable today. If nobody has asked to see a tax return, nobody is doing this work.

09 Who else needs to understand this plan?

In most households one person handles the money. When that person is the one who dies or declines, the survivor inherits both grief and a filing cabinet.

10 How will we know this is working?

Agree on the scoreboard before the game. When success is not defined in advance, it gets defined retroactively by whatever happened to perform well.

WHAT THIS GUIDE CAN'T DO

These are the right questions. It cannot tell you your answers. Those depend on your actual numbers, your tax return, and what you are trying to build. That part takes a conversation, and the first one is free.

BOOK A CONVERSATION

Bring us your answers

Thirty minutes, no cost, no obligation. Bring the three questions you could not answer. That is almost always the most useful place to start.

No documents required. We can have a useful conversation before you send us anything.

You will leave with something. Our honest read on what we would look at first and what we would leave alone.

If we are not a fit, we will say so. We would rather tell you that now than three years from now.

[SCHEDULE YOUR 30 MINUTES](#)

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