



Ten questions to ask a financial planner.

Before you start working with them!

Whether it's Facet or any other financial planner, you should know exactly what kind of service and quality you can expect. That's why we've compiled a list of essential questions (and our answers) to guide you along the way.

01 Is there a minimum amount I need to invest to work with Facet?

No, Facet offers financial planning regardless of how much you can invest. Your membership covers both planning and investment management, even if all your assets are in your employer's retirement plan.

02 What does your advice cover?

We like to say that our advice covers every facet of your life—because every decision can have financial impacts. Whether it's having a baby, buying a car, or retiring at 55—we'll help you plan for all of life's changes.



03 Will my planner be a fiduciary and a CFP® professional?

Yes! Like all SEC-registered firms, our planners are fiduciaries that are legally required to act in your best interest. What makes Facet unique, however, is that **all of our planners are CFP® professionals.**

04 What's your approach to investing?

We believe investment strategies should continually evolve within the context of your life and finances. Our approach to investing is based on Nobel Prize-winning research* and focuses on creating a diverse portfolio with low fees and taxes.

05 Who will I be working with?

You'll be working with a team of CFP® professionals, as well as our experts and partners in insurance, estate planning, taxes, and more. Plus, you'll have access to our proprietary planning technology, taking your experience to the next level.

06 What am I actually getting with your service?

When it comes to choosing a financial planner, we don't believe in surprises. That's why we outline exactly what you'll get when you purchase any one of our flat-fee memberships directly on [our pricing page](#).

07 Will I call into a call center when I need support?

No! You'll work directly with our CFP® professionals who can answer your questions anytime via messages, or can help schedule a call when you need to chat face-to-face. You'll also receive regular check-in messages to help you stay on track.

08 Do I have to drive into an office?

Nope. We want to make meeting with a planner as simple and seamless as possible. That's why all of our financial planning is done through video calls, message support, and our cutting-edge planning technology.

09 Do you make any commissions?

No. With Facet, all of our memberships are a flat fee. This keeps you and your goals at the center of every decision we make, not the potential to earn a commission.



10 How are your fees structured?

We offer three flat fee memberships based on your unique needs and situation, starting at \$2,100. In the spirit of transparency and simplicity, your Facet membership includes investment management without a commission.

*This includes William Sharpe, Harry Markowitz, and Merton Miller, who shared the Nobel Prize in Economics in 1990 for their foundational work on asset allocation, performance measurement, and the importance of market returns. It also includes research from Eugene Fama, who won the prize 2013 for his work on market efficiency.

Email or call your dedicated Membership Manager at Facet to continue the conversation.