

WHY FACET WEALTH

# TEN QUESTIONS TO ASK BEFORE WORKING WITH A FINANCIAL PLANNER

We believe it should be easy to understand what a financial planner is offering you, right up front. Here are the 10 questions to ask a potential financial planner (and our answers if you ask Facet).

**01 DO YOU REQUIRE A MINIMUM ASSET AMOUNT TO WORK WITH YOU?**

There are no asset minimums required to work with us. We're here to help you get ahead regardless of whether you have money to invest.



**02 WHAT DOES YOUR ADVICE COVER?**

Our advice covers every facet of your life. From having a baby to retirement planning to buying a car, if it affects your life financially, we cover it. Plus, we'll go even further to help you act on that advice.

**03 WILL MY PLANNER BE A CERTIFIED FINANCIAL PLANNER™ PROFESSIONAL?**

Yes. You'll get a dedicated CFP® professional and fiduciary, which is the highest certification possible, and ours don't sell any products or receive any commissions.



**04 WHAT'S YOUR APPROACH TO INVESTING?**

We believe that any investment strategy should be developed within the context of a holistic and dynamic financial plan. Our approach to investing is based on Nobel Prize-winning research\* and focuses on broad diversification, minimizing cost, and tax efficiency.

**05 HOW MANY CFP® PROFESSIONALS WORK FOR YOUR COMPANY?**

Facet Wealth has 100+ CFP® professionals and they have over 1,000 combined years of experience. Plus, a team of experts in insurance, estate planning, taxes and more!



**06 WHAT AM I ACTUALLY GETTING?**

You'll get jargon-free advice and easy-to-execute actionable plans to help you achieve your goals. We like to keep things simple.

**07 WILL I SPEAK TO THE SAME PERSON EVERY TIME?**

Yes. You'll work with your own CFP® professional, every time. You'll have dedicated check-ins with them throughout the year and can plus real time connectivity to your planner in between meetings via our tech platform.



**08 CAN I REACH MY PLANNER OUTSIDE BUSINESS HOURS?**

Yes. Our virtual service is accessible from anywhere, with flexible hours that work for you. Our clear, secure, easy-to-use platform also keeps your key info accessible anytime.

**09 DO YOU MAKE ANY COMMISSIONS OR ARE THERE ANY HIDDEN FEES?**

No. You won't find any hidden fees, commissions or surprises with Facet Wealth. Our membership is affordable, transparent, and tied to your needs, not your assets.



**10 HOW ARE YOUR FEES STRUCTURED?**

Your annual membership fee is fixed, so what you pay doesn't increase as your assets do. That can make a big difference over time.



\*Our investment approach incorporates research from Nobel prize winners Harry Markowitz, Eugene Fama and Richard Thaler.

Get unbiased financial advice for every facet of life from one of the fastest-growing financial services companies. This is financial planning as it should be.

Email or call your dedicated Client Success Manager to continue the conversation.

443-376-6222 | [Facetwealth.com](https://www.facetwealth.com)  
100 International Drive, 23rd Floor, Baltimore, MD 21202