Questions to Ask a Financial Planner:

- Do you do comprehensive financial planning?
- Do you work for an insurance company, investment company, or a broker-dealer that manufactures insurance or investment products?
- Are you compensated by fees, commissions, or both? If fee, do you charge a flat fee or an hourly rate? If commission, does that offset the fees?
- What is your process and how many times will we meet?
- How many clients do you have?
- Do you think it is good to pay off my house by retirement?

Questions to Ask an Investment Advisor or Consultant:

- What is your experience with investing?
- What professional certifications do you hold?
- How are you compensated? Fees? Commissions? A combination of fees and commissions?
- What is your investment philosophy?
- Once you have invested client assets, how do you monitor investment performance?
- How do you integrate a biblical world-view into your investment philosophy?
- How do you determine whether or not a client should be investing, and what is your process for selecting the most appropriate investment options?
- How often do your clients get statements of their investment holdings?
- Where are your clients' investments held? A brokerage firm? A mutual fund? Which one?
- If a brokerage firm or mutual fund holds your clients' investments, does the brokerage firm or fund charge separate fees for this?
- How often do you report performance to your clients?
- What type of investments do you use ? Load or no-load mutual funds? Stocks? Bonds? Annuities?
- Do you consider the impact of income taxes on investments choices made for a client?
- How and how often do you communicate with your clients? Phone? Live? Mail? Email? Newsletters?
- Do you provide other financial services beyond investments? What are those services?

Questions to Ask a CPA:

- Have you helped a client in a similar situation?
- If you in need of financial planning, ask about their experience in that specific area.
- What are the nature, scope, and timing in completing the proposed assignment?
- Will my company and/or I be serviced by you, a partner or by junior accountants?
- What is your opinion of filing bankruptcy; use offshore trusts, aggressive tax-shelters?
- Can you tell me a little about your practices, and your successes and failures?
- How are your fees calculated?
- What can I do to help you with your work and keep your fees to a minimum?
- How will you be communicating the results of your work to me?
- Do you perceive any conflicts of interests?
- How long have you been a Certified Public Accountant, and what other licenses do you hold?
- How conservative are you in interpreting tax laws and regulations and accounting and auditing standards?

Questions to Ask an Insurance Professional:

- Are you required to recommend a particular company's insurance policies?
- Does your company pay you higher compensation for recommending their proprietary products?
- How many companies do you represent? What is the rating of those companies? Rating agencies include AM Best, Standard & Poors, and Weiss.
- What is the breakdown and the percentage of your business coming from insurance commissions?
- Can you provide a breakdown of what percentage of your insurance income comes from the various lines of insurance, e.g.--life, disability, long-term care, health insurance, auto, home, and annuities?

Questions to Ask an Attorney Doing Gift and Estate Tax Planning:

Experience

- How long have you been in practice?
- Can you tell me a little about your practice?
- How many lawyers in your firm?
- What is your client base made up of?
- What percentage of your clients is Christian/non-Christian?
- What are your areas of specialty?
- Have you handled complex situations?
- Give me an example of some of the complex cases you have handled.
- Have you handled many cases in my area of need (estate planning, business succession, tax planning, etc)?

Services

- Will you or an associate of yours work with me?
- How long will it take for you to do my work?
- How responsive are you to my calls and questions?
- How timely is your work generally done?

Referrals

- Do you have clients with similar situations like mine who might be willing to speak with me about your services?
- Do you have other professionals that might be willing to speak to me about your services?

Reputation

- Are you in good standing with your local bar association?
- Have you ever been cited by a professional governing body for disciplinary reasons?
- What other outside activities are you involved in?

Compensation

- Do you charge for initial consultations?
- How are your fees calculated?
- Can the fee arrangements be set forth in writing before the engagement begins?
- What are your hourly rates?
- What are the hourly rates of your associates?
- Will you be charging me for every phone conversation and/or meeting?
- What do you project my costs would be for your services?
- What can I do to help you with your work and keep your fees to a minimum?

Questions to Ask an Enrolled Agent:

- Have you helped a client in a similar situation?
- What are the nature, scope, and timing in completing the proposed assignment? What will the fees be?
- Will my company and/or I be serviced by you, a partner or by junior accountants?
- What is your opinion of filing bankruptcy; using offshore trusts, or aggressive tax-shelters?
- Can you tell me a little about your practices, and your successes and failures?
- How are your fees calculated?
- What can I do to help you with your work and keep your fees to a minimum?
- How will you be communicating the results of your work to me?
- Do you perceive any conflicts of interests?
- How long have you been an Enrolled Agent, and what other licenses do you hold?
- Are you conservative or aggressive in interpreting tax laws and regulations, and accounting and auditing standards?