

What to ask when choosing a financial advisor

Let's **be well** together.



Adobe believes in empowering you on your personal financial journey, providing you with the tools and resources you need to help you make informed financial decisions.

If you're searching for a financial advisor, make sure you choose the right person to fit your needs. Use these questions to help guide your conversation and assess if the advisor is right for your financial goals.

Personal fit and level of experience in the areas that matter most to you

1. Why are you a financial advisor? In what ways have you successfully helped your clients?
2. How would you describe your typical clientele? How many clients do you work with currently who are in a similar financial and life stage as I am?
3. What are your areas of expertise?
4. What experience do you have in helping people achieve their financial goals (e.g., buying a home, saving for retirement, saving for elder care, paying off debt, building wealth)?
5. (For international transfers and employees on temporary overseas assignments) If I'm new to this country or only staying in this country for a short period of time for a temporary assignment, what areas would you recommend I prioritize, and how would you support me as my advisor?



Understanding fees and responsibilities

1. How are you compensated for the services you provide (e.g., commission or fee basis)?
2. Can you provide information regarding any indirect compensation you may receive, such as from investment funds (e.g., commissions, trail income)?
3. If I have specific questions and need advice on ad hoc matters, will this be included in my fee arrangement with you?
4. Will you work with my accountant or lawyer if needed? Is there an extra cost for this?

General support and financial planning capabilities

1. How often would you review my financial plan and/or investments?
2. What products do you use to meet client investment goals? Do you look at international investments?
3. How do you communicate with clients during difficult economic/political/market environments or events? What kinds of support can I expect from you?
4. What is your experience in advising on taxable and nontaxable investments? Does your financial advice take into consideration tax efficiency of investments?
5. How do you measure success with your clients and ensure they are on the right path?
6. (For advanced investors) I am currently getting a certain percentage of returns on my investments when I manage my money myself. How would this improve if I work with you?
7. (For advanced investors) What types of information or research do you have that is not readily available in the public domain? How do these resources help you provide your clients with better financial planning?



Guidance around Adobe's equity programs (RSUs and ESPP)

1. How do you incorporate equity provided by my employer into my overall financial plan?
2. What types of tax strategies are available when incorporating equity awards into my personal taxes?

Considering retirement

1. What are the required steps to create a personalized retirement plan, and how much support would you provide through the different steps of that process?
2. What strategies do you employ to ensure my assets last through my retirement?

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