UBS Wealth Management

Questions to ask your Investment Advisor

What to ask your current advisor or someone who wants to be your advisor.
If you don't answer "yes" to each question -- talk to us.

Has your advisor:	**Answer**
1. Asked a lot of questions to understand your family's long-term goals. [Topics: estate, tax, retirement & relocation planning, income needs, investment history, family governance, succession, currency hedging]	Yes/No
2. Asked to meet your spouse (if applicable)	Yes/No
3. Openly talked about how s/he is paid e.g. commission; % of the fees they charge you; plus full disclosure on corporate fees; custody fees, foreign exchange fees, trading fees, trailer fees	Yes/No
4. Explained the volatility of different investment strategies and how his/her recommendation would perform during market downturns	Yes/No
5. Told you who his/her custodian is. Why? Bernard Madoff was both broker and custodian	Yes/No
6. Highlighted the open architecture of the product suite i.e. a variety of money managers or does s/he sell mostly their company's own products	Yes/No
7. Told you who his/her auditor is and whether it's one of the top firms	Yes/No
8. Offered to build a wealth plan for you	Yes/No
9. Demonstrated expertise in a wide range of asset classes beyond local stocks and bonds e.g. real estate, private equity, commodities, precious metals, hedge funds, collectibles	Yes/No
10. Introduced you to his/her team of experts who can advise on tax, currency, portfolio, family governance and administration	Yes/No
11. Introduced you to the senior management of the firm	Yes/No
12. Provided detailed Canadian tax reporting on the foreign and domestic holdings in your portfolio	Yes/No
13. Disclosed how many funds s/he has seeded, closed down or merged with others	Yes/No
14. Accumulated over 50 years of wealth management experience and seen at least 10 market cycles	Yes/No
15. Offered to visit you at your office or house	Yes/No
16. Called and/or met with you regularly to review your circumstances	Yes/No
17. Makes monitoring your portfolio easy with online access, consolidated statements across multiple accounts and detailed performance reporting	Yes/No
18. Explained his/her investment philosophy in clear language	Yes/No
19. Clearly explained the concept of risk and the impact risk has on your portfolio decisions	Yes/No
20. Talked to you about your wills and personal financial planning	Yes/No

Contact us at 1-800-343-1800 or www.ubs.com/canada