



## 10 questions to ask your financial advisor

*Get the most out of your next meeting with your financial advisor, and get the answers you need to help achieve your financial goals. Here are some key questions to ask and topics to discuss:*

**ASK | HOW HAS MY NET WORTH CHANGED?**

**CONSIDER |** Understanding your net worth is a critical step in the financial planning process. You can calculate it on your own, but your financial advisor can help too.

**ASK | HOW DO RECENT LIFE CHANGES AFFECT MY INVESTMENT GOALS?**

**CONSIDER |** Take time at the start of your review to revisit your investment goals, your timeline and how much risk you're willing to take. Your financial picture may have changed, and you may want to make adjustments.

**ASK | ARE MY INVESTMENT RESULTS ON TRACK TO MEET MY OVERALL FINANCIAL GOALS?**

**CONSIDER |** Understanding where you stand in terms of reaching your financial goals is important every time you meet with your financial advisor. If your portfolio isn't on pace to reach your goals, discuss the reasons why and ask for options to help get you back on track.

**ASK | HOW ARE MY INVESTMENTS PERFORMING?**

**CONSIDER |** All investments have their ups and downs, and their performance can run in cycles. Knowing how your investments are performing is important because it may help identify opportunities for rebalancing your portfolio.

**ASK | HOW DO YOU DECIDE ON THE INVESTMENTS YOU RECOMMEND?**

**CONSIDER |** It's important to have a trusting relationship with your financial advisor, but it's also OK to know why they make the decisions they do. There should be a strategy to building your portfolio, and it's beneficial to understand the rationale behind it.

**ASK | IS MY PORTFOLIO PROPERLY DIVERSIFIED?**

**CONSIDER |** Diversification can help reduce volatility in your portfolio and give you a better chance for success. There are several ways to diversify your investments, and your financial advisor can help align your portfolio with your goals and timeline.

**ASK | WHAT'S THE OUTLOOK FOR FINANCIAL MARKETS?**

**CONSIDER |** Talk to your financial advisor about their market expectations — it will help prepare you for any necessary changes to your investments. You'll want to know about potential wild card events that could affect the market like upcoming elections or tension in other parts of the world. Read our Insights ([blog.columbiathreadneedleus.com/market-outlook](http://blog.columbiathreadneedleus.com/market-outlook)) content or ask your advisor for materials to help you stay informed on the economy and markets.

**ASK | ARE THERE ANY YEAR-END INVESTMENT MOVES I SHOULD CONSIDER?**

**CONSIDER |** As you approach the end of the year, be sure to schedule a meeting with your financial advisor. You can see how your investments performed throughout the year and ask if there are any new ideas they have to potentially give your portfolio a boost. Ask about managing upcoming capital gains distributions and other ways to maximize your tax savings.

**ASK | AM I MAXIMIZING MY RETIREMENT TAX SAVINGS?**

**CONSIDER |** You may wish to consider options to increase your contributions to tax-deferred retirement accounts. This may help to maximize your retirement savings and minimize taxes.

**ASK | WHAT CAN I DO DIFFERENTLY TO MAKE NEXT YEAR A MORE FINANCIALLY SUCCESSFUL YEAR?**

**CONSIDER |** Your financial advisor should always be thinking about how they can help you reach your financial goals, but it doesn't hurt to ask how you can continue to make your portfolio better — especially in the start of a new year.

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