Protect Yourself
Use the form to “Ask First!”

See the back for the “Ask First!” form – Keep the form handy

The reason for “Ask First!”

Many planning advisors are well-qualified and capable, and make fair disclosure to their clients. Unfortunately, unqualified or dishonest individuals also pretend to be expert planning advisors; and many of them provide sub –standard services or have hidden financial motives in providing their “planning services.”

Why use “Ask First!”?

√ You are entitled to the information that the form requests.

√ You can find out in advance if the person offering planning services to you has legitimate professional credentials.

√ You can find out in advance if the person has hidden financial motives.

√ You can use the completed form as evidence if the person’s answers are false.

When to use “Ask First!”

√ Have the person offering planning services complete and return the form to you *before* you do any other business.

√ At the same time, ask for and check the person’s references.

How to use “Ask First!”

√ If the person is reluctant to complete the form, take this as a warning.

√ Review the person’s answers and look for missing or inconsistent information.

√ Check out the person’s licenses and other credentials and past complaints and sanctions.

√ If the person doesn’t answer all the questions, if the answers make you uncomfortable, or if the answers do not “check out,” do not do business with the person. Look for another planner!

Feel free to make copies of the form for your personal use.

Community Foundation of Western Nevada
1885 S. Arlington, Suite 103
Reno, NV 89509
775-333-5499

"Ask First!"

This form is to be filled out by any person who is offering legal, financial, retirement, insurance, accounting, estate, long-term care or similar planning services. Respond to ALL categories completely; sign and date at the bottom of the page.

My education – I have achieved the following level of education (HIGHEST level achieved):

☐ Some High School	☐ High School Diploma	☐ Bachelors Degree
☐ GED	☐ Some College	☐ Masters or other Advanced Degree

My credentials – I have the following specialized credentials and trainings (examples: CFP, ChFC, CLU, CPA, JD, MBA; years of relevant experience):

License Type	Covers What Activities	Issued By	License No.

Our business relationship – (check one that applies by your license; not your personal practice):

☐ In our business relationship, I will serve as a fiduciary and put your interest before my interests and those of my employer.

☐ In our business relationship, I will meet the suitability standard, advising the use of products suitable for your objectives, means, and other considerations.

☐ In our business relationship, I will serve as custodian.

My compensation – I will be paid in the following way (commission, fee, salary, etc.), by the name, each person or company in connection with the services I am offering to you:

Service Description	Amount or % Paid	Client Pays	Third Party Payee

Financial products/affiliated organizations – check TRUE or FALSE:

☐ True/ ☐False: I offer or sell annuities, insurance, mutual funds or other financial products.

☐ True/ ☐ False: I or my employer is, affiliated with a person or organization that offers or sells annuities, insurance, mutual funds or other financial products, from which I or my employer receives compensation.

I certify under penalty of perjury that the responses herein are true to the best of my knowledge.

Date:	Business Name:
Signature:	Address:
Print Name:	Telephone: