

## Important Considerations when Evaluating a Financial Advisor

**How long have you been providing financial advice?** Sound Portfolio Advisors, LLC (SPA) has been providing independent, fee-only financial advice since 1999.

**What are your professional credentials, and what do they mean?** Ted Parker holds the Certified Financial Planner® designation, and has over 30 years of professional experience in financial services. Bryan Watts is also a Certified Financial Planner™ practitioner and has over 10 years' experience in financial services.

The Certified Financial Planner® designation is generally recognized as the gold standard for Financial Planning professionals. Earning the CFP® credential requires completing extensive academic coursework, passing a comprehensive exam, and satisfying experience and professional ethics requirements.

**How many clients do you have, and what is a typical client?** SPA works with approximately 130 client families. There is no “typical” client, although many are focused on financial independence (“retirement”).

**Do you have a fiduciary obligation to clients at all times?** Yes. We are legally, ethically, and morally required to act in our clients' best interests at all times.

**How are you compensated?** SPA is compensated only with disclosed, transparent fees that are charged directly to the client. We receive no direct or indirect compensation from any other party, or different compensation for recommending any particular investment product. Our Investment Management fee starts at 1% per year, with lower fees for accounts greater than \$1 million.

**Do you accept or pay any referral fees?** No. We gratefully accept referrals and when appropriate, similarly recommend services of professionals (estate attorneys, accountants, insurance representatives, etc.) that we believe would add value for our client's particular circumstance.

**Who regulates your business and do you have any disciplinary records?** As a Registered Investment Advisor, SPA is regulated by the U.S. Securities and Exchange Commission. SPA has no disciplinary records or client complaints.

**For additional information, please contact us at 860-572-2737 or visit us at [soundportfolios.com](http://soundportfolios.com)**