



### 1. Specialization

**What services do you offer? Do you regularly deal with people in my situation? What can you do for me?** If you have specific needs, make sure your professional has experience in these areas. If not you may have to seek a more specialized service.

### 2. Customer Service

**Do you provide a good service? How will you communicate with me?** Make sure they respond to phone calls and emails promptly. You may also want a professional that communicates in easy to understand language. If you don't understand what they are saying, you should feel comfortable to ask questions and they should take the time to carefully explain until you do understand.

### 3. Fees

**What will I be charged, and when? How do you get paid?** Professionals, such as investment advisors, may be paid in a variety of ways. Ask the person you interview to explain the difference to you before you agree to sign up for their service(s). Also ask if fees are negotiable and/or if there are seniors rates.

### 4. Qualified

**Where did you go to school? What are your qualifications? Are you a member of a professional association?** (For example, the Association for Financial Professionals, Certified General Accountant Association.) If they are, they have to meet the standards of the association. It also means you can complain to the association if you're not happy with your professional.

### 5. References

**Do you have references? Can I talk to some of your current clients? Or to a supervisor?** Remember, associating with people personally is different than professionally. Don't be afraid to ask these sorts of questions. Even if they can't tell you who their clients are due to the need to maintain confidentiality, there should be a very clear way for you to be reassured about the quality of service you will receive – such as a complaint procedure, a supervisor overseeing their work, or an external accreditation of the program or service.

Calling and asking questions or even having a meeting with someone should never make you feel like you are obligated to continue in a relationship with any professional. You have the right to end any relationship with a professional whenever you want. Just make sure you protect that right by fully understanding any contracts you sign, so that you know if there are fees associated with ending the relationship.