How to Choose an Advisor When You Don’t Trust Advisors

FreeSolo Financial · Free guide · Own the picture. Then interview the path.

1. Why most people pick badly

Most people do not interview an advisor. They get introduced. They sit through a discovery call. They hear “fiduciary,” “holistic,” and “on track.” They hire the person who felt safest in the room.

That is how sales works. It is not how you hire someone for the path from your money today to the life you want later.

People pick badly when they:

- skip writing their own picture first
- confuse a warm meeting with a clear answer
- accept job titles as credentials
- never ask for dollars, conflicts, and writing
- hire the first soft pitch
- hand over a primary email before any vetting

You are allowed to distrust this industry. Distrust is not a reason to go it alone forever. It is a reason to interview harder.

2. Own the picture. Then interview the path.

FreeSolo owns the picture. Where you stand. The goal. The gap. The assumptions. What is possible on paper given the assets and numbers you enter.

A qualified advisor — ideally a CFP® — owns the path. Investment strategy. Tax execution. Rebalancing. The year-to-year work of getting from here to there.

Note on letters: for a personal planner you usually want a **CFP** (Certified Financial Planner), not a CFA (Chartered Financial Analyst). CFA is an investing credential. CFP is the planning credential most people mean when they say “hire an advisor.”

FreeSolo does not pick funds, link accounts, chase a benchmark, or replace that person. Bring a written one-page picture. Ask how their path connects to *your* numbers — not their product deck.

3. Fiduciary vs salesperson

Fiduciary means they must put your interest ahead of theirs for the advice they give — and you want that **in writing** for the whole relationship, not just the first meeting.

Salesperson (even a polite one) may be held to a lower "suitability" standard, earn commissions or trails, or steer you toward what pays them.

Useful filters before any Contact form:

- Fee-only (you pay them; products don't) beats vague "fee-based"
- CFP is a real credential; "wealth manager" and "vice president" are often job titles
- A plan you can keep on one page beats a plan that lives only in their portal

4. Before you fill out their Contact form

Most people find planners on Google. Most sites push a Contact form. That form often drops you into a CRM — then the follow-ups never stop. Vet offline first. This takes about 15–20 minutes per firm.

Confirm they are who the site claims

- CFP Board Verify (cfp.net/verify) — active credential and disclosures
- SEC IAPD / adviserinfo.sec.gov — firm Form ADV (fees, affiliations, discipline)
- FINRA BrokerCheck if they ever held broker licenses — complaints and dual registration

Walk if you cannot find them, or if disclosures show a pattern of sales-practice problems.

Prefer fee-only, fiduciary in writing

- Fee-only directories (NAPFA, XYPN, advice-only networks) beat product shops
- Site should say fiduciary at all times — not weasel language
- If the homepage is annuities, "free dinner," or "guaranteed income," do not give them your email

Protect the inbox before the form

- Use a dedicated address (planning.vet@…), not your primary inbox
- State terms in the message: one email reply; no newsletter; no CRM sequence; delete me if we do not book; I am interviewing other firms
- If the form demands a phone number and "best time to call" with no email-only path, treat it as a sales machine

Soft contact when you can — listed planner email or a short intro calendar link beats "Get a free analysis" funnels.

After they reply, one filter before a meeting — ask: fiduciary in writing for the whole relationship? Fee-only all-in dollars for year one? How do you follow up if I say not now, and how do I opt out in one sentence? If the reply is a pitch deck or a blitz of calls, you are done.

5. What to expect on the first visit

Visit one is an interview — not a commitment. You are hiring. They are auditioning.

A decent first meeting usually looks like:

- You bring your one-page picture (balances approximate; no account logins)
- They explain fees, conflicts, and process in plain English
- You ask the checklist questions; you write the answers
- No product opened “today only”; no pressure to move money on the spot
- You leave with notes — and time to compare two or three firms

You can end the meeting politely: “Thanks — I am interviewing two other people and will follow up if there is a fit.” That is normal. If they punish you for it, you learned something useful.

6. The 14 questions (use the free checklists)

Do not memorize a speech. Use the two PDF checklists that ship free with the FreeSolo kit:

- **Buyer reference** — keep this. Good-vs-flag notes and private note space.
- **Advisor sign-off** — hand this over. Answer lines, signature, and date.

The questions cover all-in fees, who pays them, trails, named conflicts, DIY index funds, referral kickbacks, a written one-page plan, “on track” assumptions, a drop playbook, rules vs vibes, this year’s tax moves, what they are skipping, who owns a bad outcome, and whether you can leave clean.

Write what you heard. Not what you wish they said.

7. Red flags — walk

Walk if you hear:

- “It depends” with no dollar estimate for all-in cost
- “I’m fee-only” while dodging trails or referral pay
- “We only recommend what’s best” with no named conflicts
- “It’s in the portal” instead of a page you keep
- “We’ll see how you feel” about a 30–40% drop
- Guilt, urgency, or “you’ll regret leaving”
- Refusal to put follow-up and opt-out rules in writing

Soft answers after hard questions are the product. Interview two or three people. Compare writing, not coffee.

8. What to do next

You need a picture you own and a person who can help with the path.

Free: keep this guide. Vet before any Contact form. Use an alternate email. Bring the checklists to visit one.

When you want the full tool: the $39 one-time kit — Excel workbook, print PDF companion, QuarterlyScorecard, QuickScreen, and both 14-question checklist PDFs. No bank login. No subscription. Educational only.

Own the picture. Interview the path. Hire the person who can show the work in writing — or keep looking.
