FINANCIAL PLANNING
FORT COLLINS

Jason Speciner's Answers to 6 Questions You Should Ask Your Financial Planner

In theory, you should be able to answer any number of questions about your financial advisor by reviewing his or her firm's **Form ADV Part 2** disclosure brochure, the Financial Industry Regulatory Authority (FINRA)'s **BrokerCheck**, or the U.S. Securities and Exchange Commission (SEC) **Investment Advisor Public Disclosure** (IAPD) website.

In practice, however, this can prove a daunting task. We've distilled the essence of what you should learn about the person or firm you will trust to provide you financial advice down to six super-important questions. While you should definitely review the sources I mention above, the wrong answer — from your perspective — to any one of these questions may save you the time and energy required to dig much deeper.

Here are my and Financial Planning Fort Collins' answers to "**6 Questions You Should Ask Your Financial Planner**."

1. What are your qualifications?
I am a Certified Financial Planner™ (CFP®) professional and an Enrolled Agent. I have been a practicing financial planner since 2004. That year, I graduated from Colorado State University with a degree in business administration with concentration in finance and a certificate in international business. From 2004 through 2017, I worked with three hybrid broker-dealer (BD)/registered investment advisor (RIA) firms. In 2016, I founded Financial Planning Fort Collins. A year later, I resigned from the BD/RIA firm I was working with at the time.

Financial Planning Fort Collins is an investment advisor registered in the state of Colorado, aka an RIA. We can provide advice to residents of Colorado and all states in which the firm is registered or exempted from registration due to our lack of presence in the state and/or the number of clients we have there. This includes all other states except Louisiana and Texas, and we can register in those states if necessary.

2. Are you a fiduciary at all times?
Yes. As an investment advisor representative of a registered investment advisor, the Investment Advisers Act of 1940 requires that I act as a fiduciary when advising clients. I have also given an oath to act as a fiduciary when working with clients as a Certified Financial Planner™ professional, a National Association of Personal Financial Advisors (NAPFA) Registered Financial Advisor, and a member of XY Planning Network. My commitment to the fiduciary standard is unwavering, and neither I nor the firm will act in another capacity in any situation.

3. What type of financial planning do you do?
At Financial Planning Fort Collins, financial planning means evaluating and analyzing current financial information and data in light of future financial expectations, goals, and objectives and then creating a plan for a path forward. That path is likely to increase the client's probability of success in meeting those future financial expectations, goals, and objectives. Ultimately, I am trying to help clients live their ideal lives, and personal finance is the medium in which I work.

Financial Planning Fort Collins focuses on needs-based comprehensive financial planning with a focus on investment management and income tax planning. For the most part, our client relationships are structured as ongoing engagements. This means we provide services to clients beyond a single analysis and set of recommendations. Ongoing services may include investment management, support, and consultation for ever-changing goals, objectives, and circumstances as well as proactive review, implementation, and planning based around unique client circumstances. Many clients receive complimentary or deeply discounted income tax preparation as well.

> *Ultimately, I am trying to help clients live their ideal lives, and personal finance is the medium in which I work.*
>
> — Jason Speciner, Certified Financial Planner™, Enrolled Agent, and founder of Financial Planning Fort Collins

4. What type or types of clients do you typically work with?
Over my career, I have worked with clients of many ages, backgrounds, and career stages. It is very likely I have encountered a client circumstance you could identify with. However, with that being said, I have found I am most effective in providing value to two types of clients:

Mid- to late-career public service employees — This type generally includes those in their late 30s, 40s, 50s, and 60s working at institutions like UCHealth, CSU, and PERA employers. These clients are often faced with coordinating typically robust employer benefits packages alongside individual personal finance decisions ranging from cash-flow management to student loans, rental real estate, and more.

Relocating professionals and executives — This group generally includes those who are moving to the northern Colorado area for career reasons and are now dealing with potential tax issues in multiple states, prior employer stock and retirements plans, and new employer benefits.

5. How do you charge for services?
Financial Planning Fort Collins is a fee-only firm. We charge our clients directly for the services we provide to them, and we do not receive external compensation, commissions, or payments from third parties. For new clients, we charge a flat-dollar annual fee based on the unique circumstances of each client's situation. This fee includes financial planning, investment management, and income tax preparation services. For the management of investment accounts not held with our recommended custodian — currently TD Ameritrade — we do also charge an additional annual fee of 0.25%.

You can always refer to our **Form ADV Part 2** for more details regarding our services and pricing.

6. Have you been through disciplinary action with a regulator or broken the law while practicing?
No. You can review regulatory and disclosure information about me or the firm from the following sources:

FINRA BrokerCheck — Jason Speciner
SEC IAPD — Financial Planning Fort Collins
SEC IAPD — Jason Speciner

Of course, if you have additional questions, feel free to ask. You can reach us by using the **contact page on our website** or calling (970) 225-0504.

Sincerely,

Jason S. Speciner, CFP®, EA
Financial Planner, Founder

*Jason Speciner is a Certified Financial Planner™ professional, an Enrolled Agent, and the founder of fee-only firm Financial Planning Fort Collins. He is also a member of the National Association of Personal Financial Advisors (NAPFA), Financial Planning Association® (FPA®), and XY Planning Network. Since 2004, he has served clients of all ages and backgrounds with unique experience working with members of generations X and Y. To learn more, **check out Jason's blogs** and **see the media he's been featured in**.*