



375 East Horsetooth Road, Building 3, Suite 203, Fort Collins, CO 80525 | (970) 225-0504

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. After starting a blog by the same name in 2012, in 2016 I registered Financial Planning Fort Collins as an investment advisor. A year later, I resigned from the BD/RIA firm I was working with at the time.

Financial Planning Fort Collins is registered in the states of Colorado, California, and Louisiana. We are also conditionally approved in the state of Texas. We can provide advice to residents of all states in which we are registered or exempt from registration. This currently includes all states in the US.

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 Planning Fort Collins is a trade name of Fort Collins Tax Service, LLC and is an investment advisor, registered in the state of Colorado.

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.

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 professionals — This type generally includes those in their late 40s, 50s, and 60s working at for-profit companies with equity compensation, as well as non-profit or governmental institutions like UCHHealth, 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 or transitioning 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. Also, those who have received a promotion or job transfer may have new and unique benefits to consider and plan with.

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 initial financial planning fee based on the unique circumstances of each client's situation. Our minimum/typical initial financial planning fee is \$2,500. After receiving their initial financial plan, new clients then have the option to elect to continue with our ongoing implementation services for a flat or % of AUM fee. This fee includes ongoing financial planning, investment management, and income tax preparation services. Our minimum ongoing services fee is \$1,500 per quarter or \$500 per month.

In my opinion, it's important to understand that the professional transparently disclosing their fee is *not* the one trying to rip you off or take advantage of you. We very clearly define our fees so that you can make an informed decision about the value you receive in relation to cost. For what we actually do, our fees are incredibly reasonable.

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
Director of Investment and Tax Planning, Founder