

"Ask First!"

Many planning and investment advisors are well qualified and capable, and make fair disclosure to their clients.

Unfortunately, unqualified or dishonest individuals also pretend to be experts; and many of them provide substandard services or have hidden financial motives in providing their services.

Why Use "Ask First!"?	When to use "Ask First!"?	How to use "Ask First!"?
<ul style="list-style-type: none"> You are entitled to the information which the form requests. You can find out in advance if the person offering planning or investment services has legitimate professional credentials. You can find out in advance if the person has hidden financial motives. You can use the completed form as evidence, if the person's answers are false. 	<ul style="list-style-type: none"> Have the person offering planning or investment services complete and return the form to you, BEFORE you do any other business. At the same time, ask for and check the person's references. 	<ul style="list-style-type: none"> Take it as a warning if the person is reluctant to complete this form. Review answers and look for inconsistencies or missing information. Check the person's licenses and other credentials, and past complaints and sanctions. Don't do business with a person if all the questions aren't answered, you're uncomfortable, or if any answer doesn't "check out."

1. MY EDUCATION - I have achieved the following level of education:

2. MY CREDENTIALS - I have the following specialized credential(s) and training (examples: CFP, ChFC, CLU, CPA, JD, MBA, and years of relevant experience):

3. MY RELEVANT LICENSES - I have the following license(s) giving me the legal authority to provide the services I am offering to you (examples: bar licenses (attorney), securities license, insurance license):

License Type	Covers What Activities	Issued By:	License Number:

4. LEGAL SERVICES - (Check one):

	I DO NOT practice law, and the services I am offering to you do not involve practicing law.
	I DO practice law, and have an active license to practice law in Michigan.
	I DO practice law, and DO NOT have an active license to practice law in Michigan. I am, however, under the supervision of the following attorney who has an active license to practice law in Michigan.
Name of Attorney:	Telephone Number:

5. I AM OFFERING THE FOLLOWING PRODUCT(S) OR SERVICE(S):

6. THE PRODUCT(S) OR SERVICE(S) I OFFER ARE REGULATED BY:

Product	Regulatory Agency	Regulator Contact Information:

7. THE PRODUCT(S) OR SERVICE(S) I OFFER ARE SUITABLE FOR INVESTORS WITH THE FOLLOWING GOALS (Upon request, I will provide an individualized suitability analysis in writing):

8. THE PRODUCT(S) OR SERVICE(S) I OFFER HAS THE FOLLOWING RISKS:

9. MY COMPENSATION - I will be paid in the following way (commission, fee, salary, etc.) by the name person or company, in connection with the services I am offering to you:

Payment Type	% or Dollar Amount	Paid By (Name each person or company)

10. FINANCIAL PRODUCTS/AFFILIATED ORGANIZATIONS - Circle **TRUE** or **FALSE**:

- TRUE** I offer or sell annuities, insurance, mutual funds or other financial products; or I am, or my employer is, affiliated with a person or organization that offers or sells annuities, insurance,
- FALSE** mutual funds or other financial products.

COMPANY NAME AND PRODUCT:

11. <i>I certify under potential perjury that the response herein are true to the best of my knowledge.</i>	
Date:	Business Name:
Signature:	Address:
Print Name:	Telephone Number: