



POPSIE — GUY'S — ADVISOR INSIGHTS

TURNING THE TABLES ON FINANCIAL ADVICE

✔ YOU INTERVIEW. ✔ YOU DECIDE. ✔ YOUR FUTURE.



ADVISOR TRUTH KIT

Our free guide and checklist to help you ask the right questions and choose the right advisor.



ADVISOR SUITABILITY AUDIT

Our in-depth review that uncovers what matters most—so you can hire with confidence.



INDEPENDENT
We work for you,
not the advisor.



TRANSPARENT
No sugarcoating.
Just the truth.



EMPOWERING
Knowledge today.
Confidence tomorrow.



TRUSTED
Straight talk for
people 60 and better.

THE ADVISOR TRUTH KIT

Your Free Guide & Checklist to Turn the Tables on Financial Advice

When it comes to your hard-earned savings, you shouldn't have to guess who to trust. This comprehensive tool ensures you ask the right questions, uncover hidden fees, and hire an advisor who truly works for you.

INDEPENDENT

We work for you, not the financial advisor.

TRANSPARENT

No sugarcoating. Just the absolute truth.

EMPOWERING

Knowledge today.
Unshakable confidence tomorrow.

TRUSTED

Straight talk engineered for people 60 and better.

Turning the Tables on Financial Advice

“YOU INTERVIEW. YOU DECIDE. YOUR FUTURE.”

Welcome to the **Advisor Truth Kit**. If you are 60 or better, you are standing at a critical financial crossroad. Protecting your nest egg is no longer about taking big risks to grow your money—it’s about security, reliable income, and avoiding devastating mistakes. Unfortunately, the financial services industry often operates like a black box, full of complex jargon, hidden conflicts of interest, and high-pressure sales pitches disguised as "custom planning."

This kit is designed to shift the balance of power back to you. You are the employer; the financial advisor is the job applicant. By implementing the strategies and using the questionnaire inside this guide, you will instantly strip away the sales veneer and uncover whether an advisor is truly a fiduciary serving your best interests, or just a salesperson trying to hit a quarterly quota.

The Three Golden Rules of Financial Advice

1. Fiduciary Status is Absolute

An advisor must be a **Registered Investment Advisor (RIA)** bound by the strict Fiduciary Standard at *all times*, across *all accounts*. Beware of "hybrid" or "dually-registered" brokers who switch hats between being a fiduciary and a salesperson depending on what product they are selling you.

2. Understand How They Get Paid

If an advisor makes money from commissions, mutual fund sales charges (12b-1 fees), or insurance products, their advice is inherently conflicted. Look for a **Fee-Only** advisor who is compensated exclusively by a transparent, flat fee or a clear percentage of assets under management (AUM).

3. Experience Matters for the 60+ Demographic

Managing wealth for someone who is 35 and accumulating wealth requires an entirely different strategy than managing wealth for someone who is 65 and distributing it. You need an expert in decumulation, required minimum distributions (RMDs), Social Security optimization, and capital preservation.

The Red Flag Warning

If an advisor glosses over their fees, hands you a 50-page prospectus instead of a simple explanation, or pressures you to purchase a complex annuity within the first two meetings, walk away immediately.

The Advisor Truth Questionnaire

Take this checklist with you to every interview. Do not be polite—be professional. Ask these exact questions and write down the answers. A reputable advisor will welcome this level of scrutiny.

ASK	THE INTERVIEW QUESTION	WHAT THE ANSWER SHOULD BE
<input type="checkbox"/>	Are you a fiduciary for me at all times, and will you commit to that in writing?	A simple, unambiguous "Yes." If they say "we follow Best Interest rules" or "usually," they are a broker, not a true full-time fiduciary.
<input type="checkbox"/>	How exactly are you compensated? Do you receive any commissions or referral fees?	"I am fee-only. I receive zero commissions, kickbacks, or revenue-sharing from product providers."
<input type="checkbox"/>	What is my estimated total all-in cost per year, including management fees, internal fund expenses, and platform fees?	They should give you a clear dollar figure or a precise mathematical calculation: Total Cost = Advisor Fee + Fund Expense Ratios . It should ideally be under 1.25% all-in.
<input type="checkbox"/>	Who holds my actual investments? Do you use an independent third-party custodian?	"Yes, your assets are held with an institutional custodian like Charles Schwab or Fidelity." (Never give money directly to an advisor's firm name).
<input type="checkbox"/>	What specific credentials do you hold that focus on retirement distribution?	Look for designations like CFP® (Certified Financial Planner) or RICP® (Retirement Income Certified Professional) .
<input type="checkbox"/>	Can you show me a clean copy of your Form ADV Part 2A and Form CRS?	"Of course, here is a copy." This document discloses any legal issues, conflicts of interest, and exact fee schedules.

How to Calculate Your All-In Costs

Many savers believe they are only paying their advisor 1.00% per year. However, hidden layers often double that cost. Let's look at the real mathematical breakdown of a typical conflicted portfolio:

Total Annual Leakage = Advisor Fee (1.00%) + Mutual Fund Expense (0.75%) + Trading Turnover Costs (0.25%) = 2.00%

On a \$1,000,000 nest egg, a 2.00% fee equals **\$20,000 every single year**. Over a 20-year retirement, that strips away hundreds of thousands of dollars from your family and hands it directly to the financial industry. By using this kit to filter out high-cost advisors, you keep that money where it belongs.

Popsie Guy's Advisor Insights is independent and dedicated to empowering consumers. We do not manage money or sell financial products. We help you audit, interview, and choose with total confidence.