

# The Five Questions to Ask a Financial Adviser

This week's AAll **Weekly Digest** highlights these "must-read" AAll articles:



## Seven Steps to Protect Against Cognitive Aging

One of the first signs of cognitive aging is problems managing one's own finances. Even in the absence of disease, it can become progressively more difficult to balance a checkbook, properly review a credit card statement or make good investment decisions. Cognitive aging also puts a person at greater risk for fraud and exploitation. To help adults protect themselves, the Federal Reserve Bank of Philadelphia published seven actions to take.

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## The Five Questions to Ask an Adviser

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Bernie Madoff once famously proclaimed, "The nature of any human being, certainly anyone on Wall Street, is the better deal you give the customer the worse it is for you." A 2012 study showed that

19% of advisers committed fraud against their clients. This article outlines precautions you can take to minimize the potential of falling victim to financial fraud.

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## Useful End-of-Life Documents

While it is a topic few of us want to talk about, planning for after you are gone is an important part of the financial planning process. A will is a well-known and important tool in estate planning, but there are other documents you should consider having to better ensure that your late-in-life and end-of-life wishes are carried out.

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## Analyzing Your Financial Health Using Personal Financial Ratios



Investors commonly use stock ratios such as price-earnings, price-to-book and dividend yield to assess the financial health of a company. When it comes to assessing the financial health of individuals, however, there are no comparable ratios that would allow investors to conduct a similar analysis of their personal financial circumstances. This article establishes a set of personal financial ratios that individuals can use to analyze their financial standing.

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Our [Member Question](#) for this week is:

***How important are environmental, social and governance (ESG) factors to you when making an investment?***

**Vote Now »**

**Vote to answer this week's Special Question:**

*Why do you—or don't you—take any ESG issues into consideration in your investment decisions?*

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Last Week's Results:

**Have you ever participated in a stock dividend reinvestment plan (DRP)?**

Yes : 72% - Votes: 1136



No : 28% - Votes: 449



*Poll results are as of 9 a.m. (Central) on Monday. 1,622 respondents.*

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[AAll Survey: Dividend Reinvestment Plans \(DRIPs\)](#)

Dividend reinvestment plans or DRPs/DRIPs are offered by many companies to give shareholders the option of reinvesting the amount of a declared dividend by purchasing additional shares. Our latest reader survey asked whether our readers have ever participated in a DRIP and what their motivation

was for doing so.

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## [A Lifetime Investment Strategy](#)

This valuable publication shows you how you can outperform professional money managers and the market over the long run. In addition, it will help you understand risk and its relationship to return. It's not available in bookstores but is one of the many benefits of being an AAI member.

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