# "Ask First!"

*This form is to be filled out by any person who is offering legal, financial, retirement, insurance, accounting, estate, long-term care or similar planning services. Respond to ALL categories completely; sign and date at the bottom of the page.*

① **MY EDUCATION-** I have achieved the following level of education (check HIGHEST level achieved):

| | | |
|---|---|---|
| ☐ Some High School | ☐ High School Diploma | ☒ Bachelors Degree |
| ☐ GED | ☐ Some College | ☐ Masters or other Advanced Degree |

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

CPA - Certified Public Accountant, PFS - Personal Financial Specialist, CFP® - Certified Financial Planner
20 years of experience in investments, financial planning, including estate and income tax planning.

③ **MY RELEVANT LICENSE(S)-** I have the following license(s) giving me the legal authority to provide the services I am offering to you (examples: bar license (attorney); securities license; insurance license):

| License Type | Covers What Activities | Issued By | License No. |
|---|---|---|---|
| CPA | Public accounting, including tax | Accountancy Board of Ohio | 43852 |
| Series 65 | Investment advice | FINRA | 5281683 |
| | | | |

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 California.

☐ I DO practice law, but DO NOT have an active license to practice law in California. I am, however, under the supervision of the following attorney who has an active license to practice law in California:

| | |
|---|---|
| Name of attorney: | Telephone: |
| Address: | |

⑤ **OUR BUSINESS RELATIONSHIP-** Check TRUE or FALSE:

☒ True / ☐ False: In our business relationship, I will at all times serve as a fiduciary and put your interests before my interests and those of my employer.

⑥ **MY COMPENSATION-** I will be paid in the following way (commission, fee, salary, etc.), by the named person or company, in connection with the services I am offering to you:

| Way(s) I'll Be Paid | Payment Will Be Made By (name each person or company) |
|---|---|
| Salary and firm profits | marrick wealth |
| | |
| | |

⑦ **FINANCIAL PRODUCTS / AFFILIATED ORGANIZATIONS-** Check TRUE or FALSE:

☐ True / ☒ False: 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, mutual funds or other financial products.

⑧ ***I certify under penalty of perjury that the responses herein are true to the best of my knowledge.***

| | |
|---|---|
| Date: 4/3/2023 | Business Name: marrick wealth |
| Signature: Marty McNamara | Address: 2211 Michelson Dr. Suite 545 Irvine, CA 92612 |
| Print Name: Marty McNamara | Telephone: 949-258-9700 |

# Protect Yourself

Use the form to "Ask First!"

H.E.L.P.

Healthcare and Elder Law Programs

## *See the back for the "Ask First!" form – Keep the form handy.*

**The reason for *"Ask First!"***

Many planning advisors are well-qualified and capable, and make fair disclosure to their clients. Unfortunately, unqualified or dishonest individuals also pretend to be expert planning advisors; and many of them provide sub-standard services or have hidden financial motives in providing their "planning services."

**Why use *"Ask First!"*?**

- You are entitled to the information which the form requests.
- You can find out in advance if the person offering planning services to you has legitimate professional credentials.
- You can find out in advance if the person will serve as a fiduciary and put your interests first.
- 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.

**When to use *"Ask First!"***

- Have the person offering planning 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.

**How to use *"Ask First!"***

- If the person is reluctant to complete the form, take this as a warning.
- If the person will not put your interests first, take this as a warning.
- Review the person's answers, and look for missing or inconsistent information.
- Check out the person's licenses and other credentials, and past complaints and sanctions.

If the person doesn't answer all the questions, or if the answers make you uncomfortable, or if the answers do not "check out," do not do business with the person. Look for another planner!

Feel free to make copies of the form for your personal use.

*H.E.L.P. is dedicated to empowering older adults and their families by providing impartial information, education and counseling on elder care, law, finances, and consumer protection so they may lead lives with security and dignity.*

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