



## *A Financial Advisor's Report Card*

September 2021

*“To avoid criticism – do nothing, say nothing, be nothing.” – Elbert Hubbard*

It's that time of year again – time to ask for your candid input. And once again, similar to last year, it's been an interesting year (and everyone knows I prefer “boring” over “interesting”) – or better yet, as Dickens said, it has been the best of times and the worst of times. On one hand the stock markets have seemingly gone up every day over the past year and the economy seems to be healing, on the other hand the pandemic is still ravaging the world, and aside from the obvious health issues, there remains a good deal of uncertainty, anxiety, and animosity (due to politics more than anything else).

In any event, and in any circumstance, we are charged with being objective, comprehensive advisors; our job is to offer advice, management, and service that is hopefully exceptional, but also free of emotional input during good and bad times. And so, as always, we put ourselves to this annual test: we seek your input to help judge if we are doing a good job. And though we pride ourselves on knowing you, our clients, very well, we'd be remiss if we did not solicit this input periodically. Further, especially in times like these – when the markets seem to be full of greed and the economy full of fear – we need to take your pulse to make sure we are within your risk tolerance level.

Please remember, however, these report cards are not immediately actionable. In other words, we do not change anything simply because someone indicates that they feel like they are over- or under-weight in stocks or bonds. Instead, we use the input to begin a dialogue to see if any allocation changes actually need to be made, as well as to maybe calm some nerves during this time of heightened uncertainty and stress. Further, this report card is just another way we stay in consistent contact with you; our phone calls and solicitation for your input are a crucial part of our comprehensive advice – the more we know about you, the better our advice. And last but not least, we want to make sure we are providing a service, in good times or bad, that you have no hesitation recommending to others.

So, please fill out the report card on the flip side of this page and return it in the self-addressed stamped envelope, or feel free to scan/email it to us at [TheFinanceCouple@lpl.com](mailto:TheFinanceCouple@lpl.com). And, as always, thank you very much for your friendship and trust - as well as your input!

*Tim & Wynne Curran*

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Name(s): \_\_\_\_\_ Date \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

1. Please evaluate our overall service.

Excellent / Good / Neutral / Poor / Very Poor

2. Please evaluate the overall financial advice rendered.

Excellent / Good / Neutral / Poor / Very Poor

3. Do you feel that you are overweight or underweight stocks?

Underweight / Neutral / Overweight

4. Do you feel that you are overweight or underweight bonds?

Underweight / Neutral / Overweight

5. I would like to take more risk to potentially capture a higher portfolio return.

Agree / Neutral / Disagree

6. I am comfortable with the amount of volatility in the portfolio over the past twelve months.

Agree / Neutral / Disagree

7. I am comfortable that all of my financial concerns have been addressed, including long term care.

Agree / Neutral / Disagree

8. I receive a sufficient level of contact during the year (in the form of personal calls and emails).

Agree / Neutral / Disagree

9. I feel confident that if I call with a question, it will be answered in a timely fashion.

Agree / Neutral / Disagree

10. What do you like best about the firm?

\_\_\_\_\_

11. What do you think we could improve upon?

\_\_\_\_\_

12. What specific issues would you like to work on during the next twelve months?

\_\_\_\_\_

Please offer any additional comments below (if needed, please add an extra sheet of paper).

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If you are inclined to refer someone, please note their name, number and/or e-mail below.

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