Selecting a Professional Advisor

A strong team of professional advisors can help you be an excellent steward. Finding advisors who share your Christian values is critical.

Cru Foundation does not endorse any advisor or firm, nor do we ever accept any benefits from any advisors, but we can offer suggestions for finding a great advisor for your situation.

- **Interview multiple advisors.**
  Use the questions on the following page. Every advisor is unique. Make the time to get to get to know the options.

- **Ask for a fee quote up front.**
  Understand whether the advisor is paid according to a percentage of value, by the hour, or a flat fee. Consider whether that payment structure aligns the advisor's interests with your own.

- **Speak with our team about what sort of advisor you seek.**
  If we know advisors in your region, we'd be happy to send a short list of those contacts for you to interview.

- **Consult with trusted friends, family, and your pastoral staff**
  Ask about advisors who they have used and would recommend.

- **Perform an advisor search of your region.**
  Call the heads of 2 or 3 bank trust departments and ask for three respected estate planners. Well-known forums like kingdomadvisors.com and christianlegalsociety.org can help you find Christian financial professionals who actively integrate their faith and work.

- **If an advisor is too expensive,** ask him for recommendations of respected professionals who are up and coming.

Finally, take your time with the process. Working with an advisor who is not of faith isn't necessarily bad, but it could restrict the more holistic wisdom, depth, and support that you might otherwise find by partnering with a Christian professional.

"Whoever walks with the wise becomes wise…" Proverbs 13:20a

Questions When Interviewing an Advisor

Here are customizable questions for you to choose from and ask a potential advisor. Experienced advisors are comfortable with forward conversations and they will lead with the spirit of a teacher; so please be direct and open with your interview questions.

- Are you comfortable working with Christian clients? Tell me about a favorite experience serving with a Christian individual or family.
- Tell me about your faith, what ministry expressions you personally support, and your personal involvement with non-profits and ministries.
- Practically speaking, how do you align your profession with your faith? For example, do you network with other Christian advisors and participate in faith based continuing education?
- From your vantage point, what makes Christian stewardship distinctive from other approaches to planning? What are your views on generosity and giving?
- Are you comfortable working with clients who have goals that may not be traditional and may require more creative thinking? What would you do if you thought I was giving too much to charity?
- I have some basic plans in place and a blueprint for my estate plan. How would you feel about collaborating on something that was designed by someone else?
- What is your team's planning process and ongoing support? What commitment is required of me, how long does it take, what does it include, what does it not include, and at what cost?
- What would your clients say sets you apart from other advisors?
- How many clients do you serve? Approximately what percentage of your clients are of faith? Are your other client situations somewhat similar to my situation?
- How long have you been in this profession? Tell me about the professional credentials that you hold. Why do you like your work?
- Do you or any associates with the firm have any judgements, convictions, bankruptcies, liens, or anything that might concern a potential client like me?
- How specifically do I follow up if I'm interested in continuing with you?

We offer you our guidance and encouragement as you interview advisors. Please let us know how we can help.