

# QUESTIONS WE WOULD ASK

If we were looking for a  
Financial Advisor.



ONE DAY  
IN JULY

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- Are you a fiduciary on all accounts you will manage for me?
- Exactly how do you get paid (including cash and non-cash compensation)?
- How do the investment managers who run the funds you use get paid?
- Is your own money invested in a manner similar to what you are recommending for me?
- There are almost half a century of studies showing the value of low costs and passive indexing. If you do not invest entirely in that manner, can you show me academic studies that prove why your approach is superior over a period of five years or more?
- Can you show me how your protective positions performed in the financial crisis of 2008 and the covid crisis of 2020?
- Can you show me a simulation that compares my performance against a diversified collection of index funds over the past 10 years?
- Can you show me evidence that you stayed with a rebalancing program in hard times, buying low when it was not in favor?

Questions

[www.onedayinjuly.com](http://www.onedayinjuly.com)

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