

Advisor Review Scorecard

Separate fit, fees, service, tax records, portfolio purpose, and transfer friction before deciding whether to stay, ask better questions, or change advisors.

BEST FOR

Reviewing an existing advisor relationship before paperwork starts.

USEFUL OUTPUT

A clearer list of what to ask before accounts move.

Before anything moves, make the decision visible.

Income

Tax

Portfolio

Insurance

Estate

Documents

Advisor fit

Next action

This worksheet is for preparation and conversation only. Do not enter SINs, account numbers, passwords, trade instructions, full statements, or tax slips. Confirm the secure route before sending sensitive records.

Score these areas

- Relationship fit and service rhythm
- Direct, embedded, product, and transfer costs
- Portfolio purpose by account type
- Tax records, ACB, slips, gains, and withdrawals
- Product terms, insurance, beneficiaries, and transfer friction

Good result may mean

- Staying with clearer expectations
- Asking better service and fee questions
- Gathering documents before moving
- Planning a transfer only after tax and product friction is visible

Area	Question	What to clarify
Fit	What feels unclear?	Service, planning depth, communication, or confidence.
Fees	Where do costs show up?	Direct, embedded, product, account, insurance, or transfer.
Tax	Are records ready?	ACB, gains, income slips, withdrawals, and year-end records.
Transfer	What could slow this down?	Taxes, fees, product terms, missing forms, beneficiaries.

Notes for the first conversation

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Score the relationship before transfer paperwork.

Use 0 when the area is unclear, 4 when it is clear, current, and documented. The score is a clarity tool, not a recommendation to move accounts.

Fit

The relationship still matches your household, retirement, tax, estate, and business-owner context.

0 1 2 3 4

Fees

Direct, embedded, product, insurance, tax-preparation, and transfer costs can be explained.

0 1 2 3 4

Service

You know what is reviewed, how often, by whom, and what planning is included.

0 1 2 3 4

Tax records

ACB, gains, income slips, withdrawals, and year-end records are organized.

0 1 2 3 4

Portfolio role

Each account has a plain-language job tied to income, risk, liquidity, and tax.

0 1 2 3 4

Transfer friction

Tax, fees, product terms, missing forms, beneficiaries, and insurance disruption are visible.

0 1 2 3 4

What the score may mean.

0-8

- Expectations may be unclear.
- Gather statements, fee details, service notes, and tax records before judging the relationship.

9-16

- Specific friction points need clarification.
- Ask sharper questions before assuming a transfer is the answer.

17-24

- The relationship may be workable, but transfer, tax, or product details still need review.
- Confirm the friction before forms begin.

25+

- You may mainly need a clearer service rhythm or periodic review.
- A good result can be staying where you are with better expectations.

A good advisor review does not always end with changing advisors. It may end with better questions, better records, clearer expectations, or no account movement.

Before accounts move, check the friction.

Area	Question	What to clarify
Taxable accounts	Could selling trigger gains?	ACB, unrealized gains/losses, tax slips, and year-end timing.
Registered accounts	Are there transfer, withholding, or product issues?	RRSP/RRIF/LIRA/LIF form type, transfer method, and locked-in rules.
Product terms	What happens if the product is sold or transferred?	DSC/LL, maturity, guarantees, market value adjustments, or in-kind constraints.
Insurance / estate	Could a change disrupt coverage or beneficiaries?	Policy ownership, beneficiary designations, estate liquidity, and replacement rules.

Questions to ask before signing transfer forms

What needs to be clarified next?

Questions for the current advisor

Questions for Stiller Financial

Documents to gather

Do not move yet

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