



A profound need in the body of Christ today is the ability to find a financial professional who shares a biblical perspective on stewardship. Kingdom Advisors offers a new level of Christian financial professional who is equipped to integrate biblical counsel with financial counsel. Qualified Kingdom Advisors™ have been through intensive training which equips them with the skill to integrate biblical wisdom – which is transcendent wisdom - into the financial aspects of a family's life, while making sense of the world's view of finances today.

## Why Choose a Qualified Kingdom Advisor™?

Every individual seeking a financial advisor in any discipline looks for someone who is competent, performs their work with excellence, evidences humility and integrity, and seeks to advance the client's interests first and foremost. Many advisors, whether a Qualified Kingdom Advisor™ or not, can meet these requirements.

What is the difference in a Qualified Kingdom Advisor™? God's Word says, "The mind of man plans his way but the Lord directs his steps" (Proverbs 16:3). Additionally, God's Word says, "The fear of the Lord is the beginning of wisdom" (Psalm 111:10).

First, financial advice you receive should be consistent with and informed by God's Word. Second, your advisor should have a biblical worldview so that they help you become a steward of God's resources that He has given you to manage. Third, when your advisor is a believer in Jesus Christ, they are undergoing constant transformation by the Holy Spirit and becoming more Christ-like in character. As such, you should desire to be able to hold your advisor to a higher standard of character and integrity.

So, why choose a Qualified Kingdom Advisor™? Because a Qualified Kingdom Advisor™ has been trained and has committed to be a person of character who, from a biblical worldview, serves you with biblical financial advice on how to best meet the goals God has given you in being a steward of the finances that He has entrusted to you.

## What should I look for in a Qualified Kingdom Advisor™?

- A biblical worldview with God as the ultimate authority – a Christian financial professional should operate within a higher standard established by God and should adhere to biblical principles.
- An emphasis on stewardship – a Christian financial professional should understand that God owns everything and that we are only managers (Psalm 24:1).
- An eternal perspective on money – a Christian financial professional should help the client set a biblical worldview of their financial future as opposed to a "secular" worldview - funding God's Kingdom as a focal point instead of accumulating money for the client's use only.
- Responsible spending – a Christian financial professional should focus on avoiding a consumptive lifestyle by living within one's means, spending less than one earns, saving and investing, and viewing the use of debt as something that should be avoided whenever possible.
- Integrity – a Christian financial professional should maintain the highest level of professional integrity by maintaining confidential relationships with his or her clients and by having a firm commitment to operate within the law. Christian financial professionals should also put the client's best interest above their own.
- Professional competency – a Christian financial professional should have obtained the proper education, training and or designation to prepare him or her to perform comprehensive financial services for his or her client while always striving to improve his competence to practice.
- A good reputation – Proverbs tells us that, "a good name is more desirable than great riches," and "to be esteemed is better than silver or gold." A Christian financial professional should be held in high regard by his/her peers and clients, and he/she should be considered a leader in the community and church in which they belong.

To do an online search for a Qualified Kingdom Advisor™, visit our website at [www.kingdomadvisors.org/map.asp](http://www.kingdomadvisors.org/map.asp).

## What type of Qualified Kingdom Advisor™ do I need?

**Financial Planner** - The Financial Planning process seeks to help people use God-given resources to accomplish God-given goals. The Christian financial planner can: (1) Help clients to identify the goals God has put in their heart to accomplish and then quantify how much is necessary to accomplish them, (2) Motivate clients to proactively take the steps necessary to reach a more desirable future by making better use of existing resources and increasing cash flow margin, and (3) Help clients to stay on track and maintain their progress toward their pre-determined goals, resulting in peace of mind. The Christian financial planner can encourage those with abundant resources to determine how much is enough for themselves and their family and to add an eternal perspective to their stewardship with increased levels of charitable giving. At a minimum, a comprehensive financial plan should include the six-step process as outlined by the Certified Financial Planning Board of Standards, Inc.

**Investment Professional** - Include the following: Fee-Only Investment Advisor (Registered Investment Advisor Representative) or Investment Consultant (Registered Representative with a Stock Brokerage Firm). An investment professional provides professional expertise to the management of investment assets held in retirement accounts, trusts, individual and joint accounts. The difference between a fee-only investment advisor and an investment consultant is that a fee-only investment advisor is compensated by fees directly from the client and an investment consultant is compensated from commissions derived from the purchase or sale of a stock or mutual fund.

**Attorney** - An attorney is a person who has passed the bar exam in their state and is licensed to practice law in that state. Attorneys tend to specialize in certain areas of discipline. Those most involved with Kingdom Advisors tend to be proficient in the area of gift and estate planning. This would include areas such as income and estate tax planning, wealth transfer, and charitable planning. The following is a list of legal specialties as they relate to financial planning: gift and estate tax planning, business succession planning, charitable planning, income tax planning, business law, family partnerships, and corporate reorganizations.

**Certified Public Accountant (CPA)** - CPAs are accountants that have been licensed by the respective agency responsible for professional licensing in their state. CPAs, in general, are better qualified than accountants or bookkeepers that are not CPAs because of the requirements for the CPA examination, experience, and continuing education. The services that a typical CPA firm may offer are: tax preparation (individual, corporate, other), audits, business assurance compilations and reviews, appraisal services for a business, and personal financial planning (PFS designation).

**Enrolled Agents** - An Enrolled Agent (EA) is an individual who has demonstrated technical competence in the field of taxation. EAs can represent taxpayers before all administrative levels of the Internal Revenue Service. Only EAs, attorneys and CPAs may represent taxpayers before the IRS. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all EAs specialize in taxation. EAs are the only taxpayer representatives who receive their right to practice from the United States government. CPAs and attorneys are licensed by the states.

**Insurance Professional** - An insurance consultant helps people find adequate amounts of insurance coverage at competitive prices. The insurance consultant may specialize in, or work for a company that specializes in certain types of insurance. It is important that the insurance consultant disclose what lines of insurance that they, or the companies they represent, specialize in. The different types of insurance are auto, homeowners, health, life, disability income protection, and long-term care.



## Questions to Ask a Financial Planner:

- Do you do comprehensive financial planning?
- Do you work for an insurance company, investment company, or a broker-dealer that manufactures insurance or investment products?
- Are you compensated by fees, commissions, or both? If fee, do you charge a flat fee or an hourly rate? If commission, does that offset the fees?
- What is your process and how many times will we meet?
- How many clients do you have?
- Do you think it is good to pay off my house by retirement?

## Questions to Ask an Investment Advisor or Consultant:

- What is your experience with investing?
- What professional certifications do you hold?
- How are you compensated? Fees? Commissions? A combination of fees and commissions?
- What is your investment philosophy?
- Once you have invested client assets, how do you monitor investment performance?
- How do you integrate a biblical world-view into your investment philosophy?
- How do you determine whether or not a client should be investing, and what is your process for selecting the most appropriate investment options?
- How often do your clients get statements of their investment holdings?
- Where are your clients' investments held? A brokerage firm? A mutual fund? Which one?
- If a brokerage firm or mutual fund holds your clients' investments, does the brokerage firm or fund charge separate fees for this?
- How often do you report performance to your clients?
- What type of investments do you use? Load or no-load mutual funds? Stocks? Bonds? Annuities?
- Do you consider the impact of income taxes on investments choices made for a client?
- How and how often do you communicate with your clients? Phone? Live? Mail? Email? Newsletters?
- Do you provide other financial services beyond investments? What are those services?

## Questions to Ask a CPA:

- Have you helped a client in a similar situation?
- If you in need of financial planning, ask about their experience in that specific area.
- What are the nature, scope, and timing in completing the proposed assignment?
- Will my company and/or I be serviced by you, a partner or by junior accountants?
- What is your opinion of filing bankruptcy; use offshore trusts, aggressive tax-shelters?
- Can you tell me a little about your practices, and your successes and failures?
- How are your fees calculated?
- What can I do to help you with your work and keep your fees to a minimum?
- How will you be communicating the results of your work to me?
- Do you perceive any conflicts of interests?
- How long have you been a Certified Public Accountant, and what other licenses do you hold?
- How conservative are you in interpreting tax laws and regulations and accounting and auditing standards?

## Questions to Ask an Insurance Professional:

- Are you required to recommend a particular company's insurance policies?
- Does your company pay you higher compensation for recommending their proprietary products?
- How many companies do you represent? What is the rating of those companies? Rating agencies include AM Best, Standard & Poors, and Weiss.
- What is the breakdown and the percentage of your business coming from insurance commissions?
- Can you provide a breakdown of what percentage of your insurance income comes from the various lines of insurance, e.g.--life, disability, long-term care, health insurance, auto, home, and annuities?



## Questions to Ask an Attorney Doing Gift and Estate Tax Planning:

### Experience

- How long have you been in practice?
- Can you tell me a little about your practice?
- How many lawyers in your firm?
- What is your client base made up of?
- What percentage of your clients is Christian/non-Christian?
- What are your areas of specialty?
- Have you handled complex situations?
- Give me an example of some of the complex cases you have handled.
- Have you handled many cases in my area of need (estate planning, business succession, tax planning, etc)?

### Services

- Will you or an associate of yours work with me?
- How long will it take for you to do my work?
- How responsive are you to my calls and questions?
- How timely is your work generally done?

### Referrals

- Do you have clients with similar situations like mine who might be willing to speak with me about your services?
- Do you have other professionals that might be willing to speak to me about your services?

### Reputation

- Are you in good standing with your local bar association?
- Have you ever been cited by a professional governing body for disciplinary reasons?
- What other outside activities are you involved in?

### Compensation

- Do you charge for initial consultations?
- How are your fees calculated?
- Can the fee arrangements be set forth in writing before the engagement begins?
- What are your hourly rates?
- What are the hourly rates of your associates?
- Will you be charging me for every phone conversation and/or meeting?
- What do you project my costs would be for your services?
- What can I do to help you with your work and keep your fees to a minimum?

## Questions to Ask an Enrolled Agent:

- Have you helped a client in a similar situation?
- What are the nature, scope, and timing in completing the proposed assignment? What will the fees be?
- Will my company and/or I be serviced by you, a partner or by junior accountants?
- What is your opinion of filing bankruptcy; using offshore trusts, or aggressive tax-shelters?
- Can you tell me a little about your practices, and your successes and failures?
- How are your fees calculated?
- What can I do to help you with your work and keep your fees to a minimum?
- How will you be communicating the results of your work to me?
- Do you perceive any conflicts of interests?
- How long have you been an Enrolled Agent, and what other licenses do you hold?
- Are you conservative or aggressive in interpreting tax laws and regulations, and accounting and auditing standards?

