



PALADIN
Research & Registry

How We Rate Advisors

By now you know 5 Stars is the minimum quality rating for advisors who are listed in Paladin's Registry.

You may be wondering how Paladin produces quality ratings?

Our Minimum Requirements

We have the following minimum requirements that must be met before we will rate the quality of a financial advisor:

- Must have five years of experience (average is 16)
- Must be a Registered Investment Advisor or an Investment Advisor Representative
- Must be a financial fiduciary when providing advice and services
- Must be compensated with fees (all or in part)
- Must provide one or more of the wealth management services

Our most important minimum requirement is the 5 Star quality rating that advisors must achieve to be listed in Paladin's Registry.

Our Rating Process

Paladin's rating is based on public data and information that is provided by advisors. We:

- Gather data from advisors (42 questions)
- Check responses for accuracy and consistency
- Review public data: FINRA, SEC, State, BBB, Website, Google Name Search
- Use our algorithm to rate the quality of advisor responses
- Document advisor information for your use in our research reports

Our Rating Algorithm

Our proprietary algorithm is based on four categories of information:

- Credentials: Education, experience, certifications
- Ethics: Compliance record, fiduciary status, licensing
- Business Practices: Compensation, communications, reporting
- Services: Planning, investment, insurance, tax, legal

Advisors must score in the 90th percentile or higher to achieve the 5 Star quality rating.

The Best Financial Advisors

The best financial advisors have several of the following characteristics:

- Years of financial service experience
- College degrees and industry certifications
- Acknowledged financial fiduciaries
- Clean compliance records
- Fee compensation
- Provide wealth management services
- Use brand name custodians

Your Research

Paladin's 5 Star quality rating is based on a score that is produced by an algorithm.

The rating is used to identify and differentiate advisors who have been vetted by Paladin Research.

This Paladin rating is not an endorsement, testimonial, or recommendation.

You should conduct your own research and interview advisors before you make your selection decision.