

Does My Advisor Get Me?

In a professional Client/Financial Advisor relationship, the only TRULY important measure for you—the client—is the effectiveness of the planning and the performance of the financial strategies and instruments put in place to meet your needs.

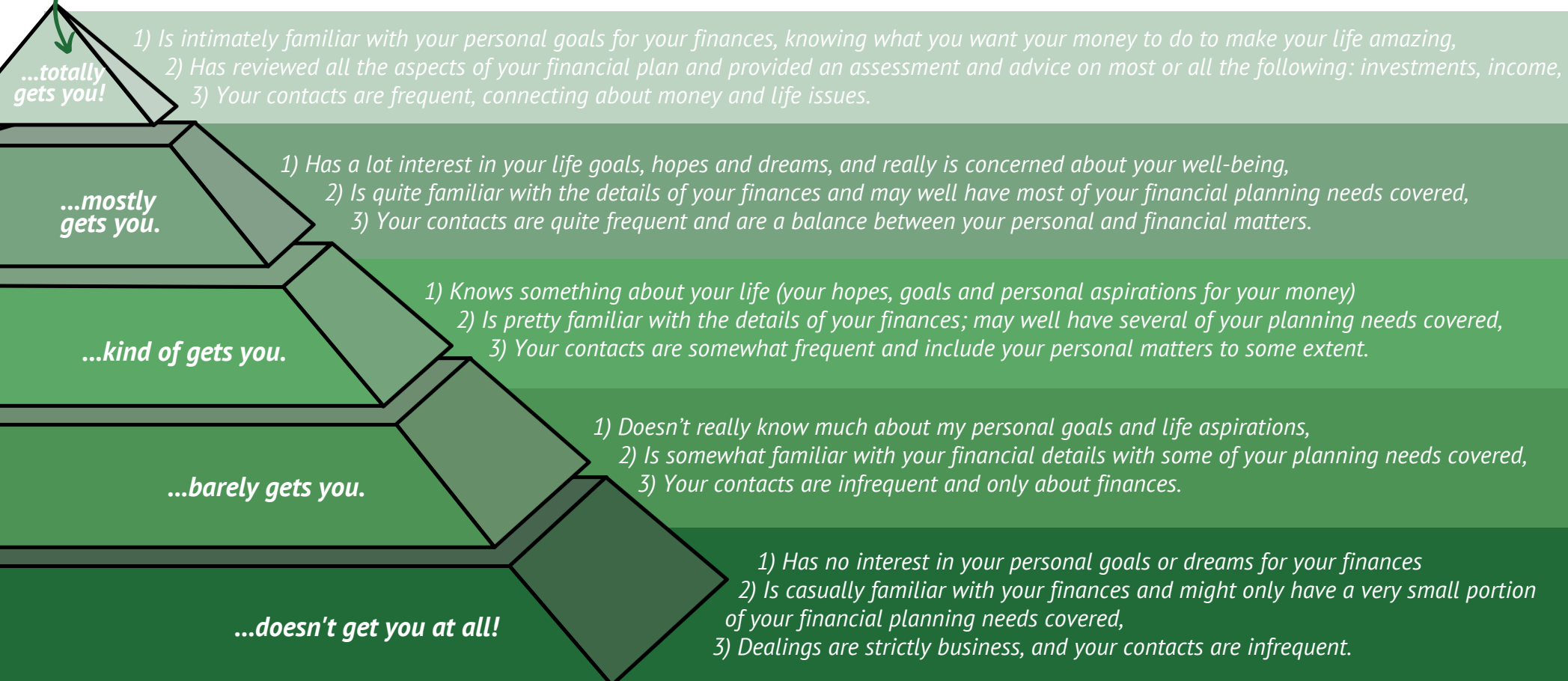
You need a relationship that increases the likelihood you will maximize your financial success with confidence.

There are 3 Facets of a Client/Financial Advisor Relationship that support that understanding:

- Robust Financial Planning: thorough plans that account for each area of concern
- Fiduciary Commitment: delivering the best product without regard how the advisor may benefit
- Individually Tailored: aligning finances to meet your specific Life Goals, Hopes and Dreams

Your
Financial
Advisor....

5 Levels of Client/Financial Advisor Connectedness



NOTE

Not all Financial Advisors cover the 5 disciplines of Financial Planning. Make sure yours does!

Create Wealth

Generate Income

Neutralize Risk

Minimize Taxes

Transfer Wealth

Not all financial advisors are equally skilled and experienced in the many disciplines of financial planning to be able to deliver equal results. It's advisable to choose an advisor who, 1) has a fiduciary obligation like the qualification of Certified Financial Planner™ practitioner. A Fiduciary commitment means, the advisor has to act in your best interest. 2) is licensed to offer a wide variety of financial instruments.

For example, if they have several products to offer you, you want an advisor who will choose the BEST one for you, not just any good one (because they're only licensed to offer that one, or because it gives them a better commission).

Financial effectiveness should be the singular objective for a client when working with a financial advisor.

It may be challenging for a client to know if the advisor is actually doing a good job. Here are a few goals to have for your Financial Advisor. They should:

- Know your Life Goals, Hopes and Dreams
- Know your financial resources
- Know your financial understanding and limitations, and preferences
- Structure your finances to meet your objectives efficiently & effectively
- Communicate and review the plan regularly, modifying as needed

Tips for Analyzing Your Score

AFTER YOU TAKE THE SURVEY: Read the blue description on the other side of this resource that corresponds to your survey score. If the description over-states or under-states your actual experience, it may indicate an imbalance in your relationship with your Advisor (i.e., there may be one facet they do very well in, and another they do very poorly in).

Consider two possibilities:

1) Might you be over-prioritizing the personal relationship to the detriment of your finances. Is your advisor might be a long-time contact you feel connected to as a friend, but their financial abilities may be limited. 2) Might your actual experience reveal that your financial professional isn't sufficiently knowledgeable to meet your financial needs. Be sure to express any concerns or dissatisfaction you may have about your financial performance and any other aspects of your dealings that are not satisfactory with your service professional. **In both cases, it's advisable that you seek another financial advisor to get a second opinion.**

Although a personal relationship is great, it does have a possible drawback—it could come to overshadow the goal of the relationship: *financial results*. As important as it is that your advisor "gets you," it is even more important that your financial advisor has the capabilities and skills to optimize your financial outcome.

Keep in mind, your financial advisor is engaged to provide a service and work on your behalf. **Remember, your advisor is not your buddy. Your advisor has a job: to work for you.**

Please feel free to contact us if you'd like a complimentary consultation. We are always ready to listen and happy to help if we can.