

The Benefits of Having a Financial Advisor

Looking for more than just investment advice?

Read on to learn about the many ways your financial advisor can help you.



Located At
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A background image showing a hand moving a silver chess piece (a king) on a chessboard. The chessboard is placed over a stack of US dollar bills. The entire image has a light blue tint.

INVESTMENT
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NEWSLETTER

Financial News You Can Use
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Chances are, you're already on course with a financial plan that sets you up for your dream retirement, but did you know that you can turn to your advisor for so much more? Let's look at some of the services that your advisor provides and discuss how you can make the most of your hard-earned income.

1. KNOWLEDGE

While many people enjoy budgeting and planning, most aren't armed with the same knowledge of markets, funds and laws as a professional financial planner. Extensive research goes into making sound money decisions, and while you may have a grasp on the concepts, your advisor is backed by a respected firm that has access to professional traders and analysts.

Amid the numerous mutual fund options and dizzying array of investment avenues, your advisor can provide the most appropriate investment options to suit your needs – needs that will change over time.

2. PLANNING FOR LIFE

Different income stages call for different approaches to managing your assets. For young investors, the focus is on establishing a plan to build wealth and plan for vacations, weddings, a new home and emergencies, while investors closer to retirement are looking at what they've saved and how they need to adjust their portfolio to make sure they can live comfortably. An advisor can help you reduce risk in your portfolio and consider investment vehicles, such as immediate annuities, that offer a guaranteed income for the rest of your life. Some insurance products enable you to participate in the market's upward moves, but avoid its declines.¹

3. PROVIDING FOR FAMILY

As your investments grow, you may decide to allocate funds for future use. Maybe there's a new baby in the family that you want to start a college fund for. Your advisor can help you decide whether a Section 529 or Coverdell ESA will suit your existing investment objectives. If a favorite aunt left a nice sum of money, meet with your advisor to figure out how to manage that money to offset taxes and allocate it in a manner that furthers your financial goals.²

And, if that inheritance from dear Aunt Ruth has you thinking about your own legacy, your financial advisor can help you identify investment products that best meet your needs, now and for the future.

4. PROFESSIONAL NETWORK

Because many long-term plans will require additional help from outside sources, your financial advisor has a network of trusted professionals to refer you to. These experienced industry professionals, ranging from real estate agents and health insurance providers, to estate attorneys and tax specialists, have created an alliance with one goal in mind – to provide quality services that address all of your investment needs.

THE BOTTOM LINE

The value of your financial advisor encompasses far more than investments and retirement planning. To get the most out of your advisory services, play an active role in your finances by asking any questions you may have about your portfolio, and always share your personal objectives with your advisor.



¹ <http://www.bankrate.com/finance/retirement/financial-planning-at-five-stages-of-life-6.aspx>

² <http://www.thefiscaltimes.com/Articles/2013/10/23/6-Times-You-Really-Need-Financial-Adviser>

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