

# Trust. Guidance. Confidence. Protection.



## 10 BENEFITS OF WORKING WITH A FINANCIAL ADVISOR

When we think of financial advisors, investment return immediately comes to mind. The benefits of working with the right financial advisor not only include tailored investment advice, but also extend far beyond investment selection and returns.

### 1 FINANCIAL HEALTH ASSESSMENT

We tend to be biased when evaluating our finances. A financial advisor will assess your current financial health from an objective standpoint.

### 2 TAILORED GOAL FORMATION

From professional and personal to health and familial, setting goals is a daunting task. The right financial advisor will help you draw a financial thread through your ambitions and set appropriate, realistic, and manageable fiscal goals to help you realize your full potential.

### 3 PRIORITIZATION

We are overrun with goals and setting realistic targets is only half the battle. Financial advisors will help you create, prioritize, and implement actionable items to guide you towards financial independence.

### 4 GOAL TRACKING

The right financial advisor will keep track of your goals and monitor your progress. When you face life transitions, your financial advisor will reassess your goals and also your movement toward them providing you with peace of mind.

### 5 BEHAVIORAL MANAGEMENT

A financial advisor's role in your life is most critical during times of heightened change and emotion. Be it that you are having your first child or buying your dream home, or sadly, entering widowhood, the right financial advisor will help you manage your emotional and behavioral tendencies allowing you to slow down and make the right decisions during these life changing moments.

## 6 TAX EFFICIENCY

The right financial advisor knows when to prioritize tax efficiency and can recommend the best approach for you be it directly or through a recommended professional partner.

## 7 ASSET ALLOCATION

Asset allocation is an ongoing process of due diligence and the monitoring of the portfolio itself. The right financial advisor works tirelessly to ensure your portfolio is balanced and enlists the help of strategists when needed to customize your asset allocation in the best way possible.

## 8 RISK MANAGEMENT

Risk management is a key benefit of working with a financial advisor. The right financial advisor will assess your risk tolerance on an ongoing basis and ensure that your goals, actions, and investments are inline at all times.

## 9 LEAVING A LEGACY

Financial advisors can help you create a family legacy. Be it by investing in your children through college savings and payment plans or advising on trusts and estates, the right financial advisor will help guide you directly or through recommended professional partners.

## 10 FINANCIAL PLANNING

Each of these items listed creates a financial plan, yet we tend to overlook the importance of it. The main benefit of a financial advisor is that they help you create a broad plan that includes far more than just investment advice. The right financial advisor will sit with you and develop a realistic and comprehensive plan to meet your financial goals by addressing financial weaknesses and building on financial strengths.

Compliments of



In some cases fee-based accounts may be more costly depending on your trading frequency, however it is important to weigh the advantages of the whole program and the ongoing role of the advisor and not just trading costs. In addition to advisory fees, investors should understand TAMP program fees may include Administration, Account Maintenance, Strategist, and Trading & Custody fees. Please refer to all applicable ADV brochures for additional information regarding program fees and conflicts of interest.

