

Why a Financial Advisor



What's the value?

What is the value of a mechanic? Is it his tools? The parts he provides? Or is it his knowledge and expertise in discovering and fixing the problem?

What is the value of a physician? Is it the products he provides? The scalpel? Or is it in his knowledge and expertise in diagnosing and healing?

What is the value of a financial advisor? Is it the products he provides? The plan? No, like any professional, the value of a Financial Professional is in the knowledge and expertise he or she provides in helping you achieve your financial goals.

Why?

Why should I work with an advisor? These are some of the reasons investors have expressed to their advisors:

- "I Don't have the time to worry about my investments."
- "I would like someone with professional experience who can help me navigate through financial decisions."
- "I need someone to sort through the clutter and find what's relevant to me."
- "I need some advice on the best ways to reach my financial goals."
- "I want to be better informed about investment strategies and alternatives."
- "I'm not sure my investments are currently on track to help me achieve a comfortable retirement."
- "I can get too emotionally caught up in my investments and sometimes make decisions too quickly or not quickly enough."

Do any of these sound familiar to you? If so, you should consider working with a Financial Advisor.

What should I expect?

You should expect a financial professional to help add discipline and objectivity to your financial decisions. Whether it's estimating the cost of a college education, determining how much you'll need for retirement, or rebalancing your portfolio, a financial professional can help you develop a sound financial program for the future. A financial professional will work closely with you to understand your specific financial goals, risk tolerance, time horizon and investment preferences.



Based on that understanding a financial professional can:

- Develop an integrated, personalized investment program based on your financial goals.
- Provide investments that match your objectives and suggest the right asset mix for your portfolio.
- Help you seek to diversify your assets to minimize risk and maximize return.
- Help you manage the impact of taxes and inflation on your investments.
- Monitor the performance of all your investments.
- Rebalance your investments periodically to maintain your desired asset allocation.
- Provide regular, detailed reporting on your portfolio's activity and performance.
- Meet with you to review the status of your plan and any major changes in your personal financial situation.
- Be available to answer questions and provide information on market events and opportunities.



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