



40 WAYS

a professional financial advisor helps you

Financial Planning

1. Cares more about you and your money than anyone who doesn't share your last name; a fiduciary
2. Guides you to think about areas of your financial life that you may not have considered
3. Formalizes your goals and puts them in writing
4. Helps you prioritize your financial opportunities
5. Helps you determine realistic goals

Investments

6. Prepares a financial plan and/or an investment policy statement for you
7. Suggests creative alternatives that you may not have considered, including the best way to claim Social Security
8. Assists in preparing an estate plan for you
9. Reviews your children's custodial accounts and 529 plans
10. Helps you determine your IRA required minimum distribution
11. Provides reminders about key financial data
12. Guides you on ways to fund health care in retirement
13. Prepares an asset allocation for you in an effort to achieve the best rate of return for a given level of risk tolerance
14. Stays up to date on changes in the investment world
15. Monitors your investments
16. Educates you on critical economic signs of a potential recession
17. Reviews your existing IRAs
18. Helps convert your investments to lifetime income

ALL INVESTING INVOLVES RISK, INCLUDING THE POTENTIAL FOR LOSS OF PRINCIPAL. THERE IS NO GUARANTEE THAT ANY INVESTMENT PLAN OR STRATEGY WILL BE SUCCESSFUL.

Taxes

19. Suggests alternatives designed to increase your income during retirement
20. Records and researches your cost basis on securities
21. Provides you with unbiased investment research
22. Provides you with personal investment analysis
23. Determines the risk level of your existing portfolio
24. Helps you consolidate and simplify your investments
25. Shows you how to access your statements and information online
26. Suggest alternatives to lower your taxes during retirement
27. Stays up to date on tax law changes
28. Helps reduce your taxes
29. Repositions your investments to take full advantage of tax law provisions
30. Works with your tax and legal advisors to help you meet your financial goals

Personal Aspects

31. Monitors changes in your life and family situation
32. Proactively keeps in touch with you
33. Serves as a human glossary for financial terms such as beta, P/E ratio, and Sharpe ratio
34. Provides referrals to other professionals, such as accountants and attorneys
35. Shares the experiences of hundreds of his or her clients who have faced circumstances similar to yours
36. Helps with the continuity of your family's financial plan through generations
37. Facilitates the transfer of investments from an individual name to a trust, or from an owner through to his or her beneficiaries
38. Keeps you on track
39. Identifies your savings shortfalls
40. Is honest with you