



How to get the most value out of your advisor relationship

Here are some practical tips to consider as you begin your new relationship with me as your financial advisor.

Practical questions to ask

- What services do you provide?
- What can I expect from you?
- How often will we meet?
- When will you contact me?
- How are you compensated?
- How often do we review my portfolio and its performance?
- How often do we review the progress toward achieving my goals?

When to contact me

You'd be surprised how often clients experience a financial, personal, or life change and don't think to contact their financial advisors. It's a good idea to get in touch with me especially under the following circumstances:

Personal or life changes, such as:

- Marriage.
- Divorce.
- Birth or death in the family.
- Lawsuit.

Financial changes

- Inheritance.
- Significant debt repayment that may free up cash.
- Work-related bonus or stock options.
- Buying or selling a primary residence, vacation or rental property.

Business changes

- Purchase or sale of a business.
- Other business related or large-flow expense.

Estate planning issues

- Long-term care.
- Asset transfer.
- Generational planning.
- Estate taxes.
- Charitable giving.
- Business succession.

Be a well-prepared client

The financial advisor-client relationship can be similar to the doctor-patient relationship. Success in both is based on mutual respect, honesty, and trust.

Before we meet, think carefully about the nature of the discussion and what you wish to accomplish. Prepare any questions you have in advance. During the meeting, take notes and ask questions until you are comfortable with a concept or suggestion. However, don't feel compelled to reach decisions right away. I encourage you to discuss your questions and concerns with me before making a decision.

Remember, my job is to look out for your best interests and help you achieve your financial goals. Establishing a mutually open, honest relationship is an important step in realizing those goals.