

WHO IS THE RIGHT ADVISOR FOR ME?

Sandra began working with her current financial advisor approximately two years ago, but has been disappointed in the lack of engagement and responsiveness to her concerns. She would appreciate understanding how everything works together for her future, but her advisor only seems interested in discussing her investments and quickly moves on without giving her a chance to ask questions. With so many uncertainties right now, she needs someone who will consider her entire situation. She has begun to interview other advisors to see if she can find a better fit.

THE CLIENT'S CONCERNS

- Sandra didn't know what level of service she should expect from a financial advisor, since this had been her first experience working with one.
- She did not understand how her advisor was being compensated.
- Sandra felt that her current advisor was not concerned with the level of risk she was taking in her portfolio. She is approaching retirement and is not sure she is invested appropriately.
- Sandra has many questions and wants to learn so she can make better decisions. She doesn't feel her current advisor is really listening to her concerns.



IMPORTANT CONSIDERATIONS

Sandra began her search for a new financial advisor knowing she wanted to work with someone who embodied the following characteristics:

Qualifications – It was important that her advisor be well educated and credentialed, free of disciplinary issues, and have experience in all areas that might affect her financial future.

Transparency & Objectivity – It was important to Sandra that her advisor was transparent with their fees so she was aware of any biases they might bring to the table. She wanted to know that her advisor always had her best interests at heart.

Partnership – She wanted to find an advisor who shares her values, who listens well and works with her as a financial partner. She wanted that person to be accessible to her when questions arose.

Comprehensive Approach & Ongoing Assistance – She needed her advisor to focus on more than just the investments. Sandra's financial life had many moving parts and it was important that someone was considering all the aspects of her situation and was assisting her on an ongoing basis to keep everything working together toward her goals.

Appropriate Investments – The investments chosen should be well diversified and should reflect Sandra's needs and tolerance for risk. The investments should be appropriate for her situation, without taking additional risk that makes her uncomfortable. She wants to learn more about her investments going forward.

Proactive Planning – Sandra didn't know what she didn't know. Therefore, she needed an advisor who would use their expertise and experience to guide her through upcoming life events before they became problems and equip her with possible solutions.



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