

Selecting a Financial Advisor

I have often wondered, “If I were looking for a financial advisor, what would I look for?” For me, I think I could sum it up with four words: **Character, Caring, Competence and Creativity.**

Character- is the person trustworthy? Can you trust him to place your best interests before his own? Does he have integrity? Will he follow through on his commitment to action? Does the advisor “practice what he preaches” by utilizing the same products and techniques when appropriate in his own personal financial situation?

Caring- this speaks to the relationship that you will have with your advisor. Will you be a person or a paycheck? Will he communicate with you in a timely fashion and patiently answer your questions? Is he sensitive to your concerns? Would you trust him to help... your mother? ...your spouse and children if something unforeseen occurred?

Competence- has he completed the rigorous training and examinations required to obtain the CERTIFIED FINANCIAL PLANNER designation? This pre-eminent designation for the financial planning industry confirms competence in the areas of Financial and Estate Planning, Insurance, Investments, Retirement Planning and Income Taxation. Does he enlist the services of other professionals or specialists when appropriate or always ‘go it alone?’ Is he able to convey information to you in a way that makes sense and that enables you to make an informed decision?

Creativity- is the advisor limited in the types of techniques or products that he offers? Is he objective in ‘shopping the market’ for the best product or policy or limited to a particular company? Does he invest in ongoing training and education to stay on top of new products and strategies? Does he think ‘outside-the-box’ in looking for ways to accomplish multiple goals with the same technique? Is he knowledgeable about alternative investment strategies or is he confined to using only traditional investments like stock and bond mutual funds?

These are the questions that I ask myself on a daily basis as I seek to serve my clients well and exceed their expectations. Helping people to consider and identify their concerns and goals, and then devise a plan to fund and address them, is the focus of my work. It would be my pleasure to work with you. Visit www.spectrumwealthmgmt.com to get started.

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