

“Need a Hand?”

Surely, most professionals feel intrinsically good about what they do. We certainly do. We enjoy helping people, believing we can make profound differences in their lives. Not to come off as melodramatic, but we do think a competent guiding hand can help people toward meaningful life goals and avoid those calamities that *can* be anticipated. We’ve seen it time and again.

- **Honesty:** We’re honest with our clients. Diplomacy and empathy are important, but they’re not replacements for honest, clear assessments. Growing from a base of financial knowledge, this is the type of honesty clients are not liable to give themselves or get from family.
- **A Little Jab at Investment Advice Only:** No one comes to us asking to see our latest, greatest investment products, yet that’s exactly the manner in which many financial advisors position themselves: as purveyors of investment products only. They measure themselves by how close they are to “beating the markets” rather than how close they are to getting clients to their unique goals.
- **What Clients Say They Want:** You’ve told us you want a lot more than investment products. You want to be treated with respect and dignity, and you want to be listened to. You want to tell us about all your financial goals, and you want a path to reach them. And you want us to tell you when you’re close to going off the rails, and to help you get back on. We’ll have an ongoing conversation with you.
- **Can you do it on Your Own?** Yes. You can also get a Will done online; and you can design your own fitness program, too. But there’s a better chance of success when you pay for the expert advice of an attorney or licensed fitness trainer. It’s the same with designing and executing a dynamic financial plan, including the investment funding which acts as the fuel for your plan.
- **The Cost of Making a Mistake:** No financial professional is prescient. We can’t avoid market declines and some of the ugly surprises life throws at a family. But we can definitely minimize the consequences in most cases. For those who go it alone . . . getting it wrong on a home purchase; going in and out of the market; borrowing from your 401(k); or never matching savings with goals can cost you immeasurably and “put you in the poor house” as mom used to say.
- **Have a Plan:** Most investors are flying by the seat of their pants. They don’t coordinate and marshal their money to achieve specific short and long term goals. They’re hoping and guessing. And that’s just part of it. A well-coordinated plan would include a review of your Will and other estate needs; your investment mix; potential future health needs; the ability to cover recurring high-cost expenses like

auto purchases and home repair; testing the efficacy of your plans against significant market drops, etc. A good financial professional will help cover all this and more.

- **Life is Full of Ambiguity:** Why is the stock market still going up? Is my home a good investment? How can I protect my investments and still have them grow? How can I help my kids financially without making them dependent? Who can I believe about the economy, government policies, and how it all affects me? This is not easy stuff for anyone to deal with. Having a hand with it over the years can really make a difference.

Financial stress strains relationships and can even lead to health issues, among many other things. There's nothing wrong with asking for help . . . in fact there's a lot *right* with it. Think of your money –your savings- as a means to ends. Think about what those ends are, and what the best way to get there is.

Having a financial professional who believes in “planning” your future along with you is not for everyone. It takes commitment from all parties. Not all of you will want to make that commitment, and that’s fine. But, it may be worth a second look.

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