

What is a good Investment Advisor worth to you?

Let's take a look.

Because your advisor works on a fee basis and not commission, he is on the same side as you.
He wants to see your accounts grow in value just like you want them too.

He will work for you as a FIDUCIARY?

Everything he does MUST be in YOUR best interest, not the interest of a big company.

A stock broker's recommendation needs only to be suitable, not what is best for you.

He can help save you unnecessary fees....

What does it cost (the spread) to buy a bond?

What does it cost to trade 500 shares of stock at a big financial firm?

What does a big financial firm charge to buy ETF'S (exchange traded funds)?

He can help save you money on expenses....

Is a VA (variable annuity) a good purchase?

Mutual funds that charge a commission have higher charges than NO-LOAD mutual funds.

His knowledge will help you make prudent decisions that will help with tax liabilities issues.

You want to keep your taxes to a minimum.

He will help you make the proper and appropriate allocations for your needs, not someone else's.

He will make sure your are diversified properly within those allocation adjustments,
all based on your risk tolerance, income needs, and growth expectations.

A good advisor knows how to understand, and use the economic data to your advantage.

He will use a tactical allocation vs. a strategic allocation method.

He is able to look at all situations with a calm and logical long-term view.

This will avoid the mistakes that are commonly made by people who panic.

Decisions based on emotion usually end up being wrong and costly.

He will make sure your income needs are met in the most efficient ways.

He will make sure that none of your money will ever have to go through the pain, cost, and aggravation of probate court.

He will have a vast amount of knowledge on investments, their correlation to the markets,
and an expertise in how to use them wisely inside of your portfolio.

He will have knowledge in other areas that effect you financially as well.

He understands the different types of insurance, the current tax laws, and
has an in-depth understanding of Social Security, Medicare and Medicaid.

He is aware of what is happening in Washington D.C. with regards to proposed laws and how they can effect your investments.

He is a constant student of his industry, staying abreast of changes with investments, by completing a multitude of continuing education courses.

He is able to communicate the complex into simple terms so that it's understandable.

He will have a strong discipline to stick to his convictions and investment strategies.
Through years of experience, he knows how investments will react in different situations.
Short-term volatility and emotional market movements will not change long-term plans.

He will watch over and monitor your account on a regular basis.

He will return your phone calls in a timely basis.

He will not make promises he cannot deliver.

He does not have a crystal ball to see the future.

He will not be an irresponsible day trader.

He will not try to sell you anything because he works on a fee basis.

He will explain things showing both sides of an issue so that you have a better perspective.

A good advisor gives you a calm, peace of mind because he is watching out for you and YOUR best interest.

Therefore, I would definitely say a good trusted investment advisor is worth their weight in gold.