



# LIFE TRANSITIONS:

## The Importance Of Working With An Advisor Who Understands

By: Suzanne Wheeler, CFP®, AIF®, CeFT™, Director & Senior Wealth Advisor, Mariner Wealth Advisors

When evaluating potential financial advisors, it is imperative to choose one who is technically qualified to care for your financial well-being. Clients often decide on which advisor to work with based on that person's professional designations, education and experience.

However, what many clients do not take into account is the financial professional's ability to help navigate the personal and emotional challenges they face. Particularly during a time of personal transition, such as the death of a spouse or parent, a divorce, the sale of a business, retirement, a sudden inheritance, a major career change, etc., it is important to work with an advisor who can successfully navigate both technical and emotional challenges. Is your advisor up to the task?



### The Two Sides of Money

Advisors need two distinct skill sets when helping clients navigate life transitions – technical expertise and personal/emotional expertise. I call these the two sides of money, and they include the following:

#### The Technical Side of Money

- Taxes
- Risk management
- Investments
- Estate planning
- Cash flow
- Retirement planning

#### The Personal Side of Money

- Relationships
- Hopes and dreams
- Emotions
- Self-esteem
- Trust
- Sense of well-being

When a major life event occurs, it is important to work with someone who will handle the standard “blocking and tackling” while also developing a plan to help you navigate the transition and arrive at a comfortable “new normal.” Through my designation as a Certified Financial Transitionist™, I am in a great place to help clients navigate these personal and emotional challenges.

### A Partner to Help Navigate Your Transition

Planned and unplanned changes happen. Most of us will experience at least one difficult life event that impacts us both personally and financially. During times of transition, when our sense of normal shifts significantly, our cognitive skills are often impaired by our emotions. It is especially important to work with someone who not only understands



## The Certified Financial Transitionist™ Designation

As you consider partnering with an advisor, you may look for one who has obtained the Certified Financial Transitionist™ designation. A Certified Financial Transitionist™ is an experienced professional who:

- Has also obtained the Certified Financial Planner™ professional designation, helping to ensure a high level of technical expertise
- Has at least five years of experience working with clients
- Has completed a one-year education program with experience-based case studies, and written and oral certification exams
- Has demonstrated a high level of competency
- Adheres to The CeFT™ Standard of Care and the Sudden Money Institute's Code of Ethics
- Commits to regular continuing education

Certified Financial Transitionists™ are specially trained to guide clients through life transitions using unique processes and tools that incorporate cutting-edge research in the areas of neuroscience, physiology, sociology and psychology regarding the human experience of major life change. The result is often a smoother transition and an easier path toward finding one's new normal.

the technical side of things, but who also listens, determines what decisions have to be made now and what can wait, minimizes stress, understands the emotions involved and makes sound decisions along the way.

Some of the many questions this partner may help answer include:

- How do I invest given my new situation?
- How do I make certain I don't run out of money?
- I've never been in charge of the finances – how/where do I even begin?
- I've always had a steady paycheck – how do I manage without one?
- How do I prioritize my needs and wants and create a plan of action?
- How do I manage my family's expectations?

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