

When is the right time to work with an advisor?

Very few people graduate school and immediately seek out a wealth advisor. Instead, most people understandably focus on building their careers and families.



But at what point does a financial life become complex enough to benefit from working with an advisor? That tipping point varies based on individual circumstances, priorities and complexity. Below are several common situations that often prompt people to seek professional guidance.

You realize you want to get more out of life.

Many people reach a point where they want to be more intentional about planning for their family's future. When thinking about where they want to be in five or 10 years, they may realize they don't have a clear plan to get there.

An advisor can help facilitate discussions around long-term priorities and develop a goal-based plan designed to support those priorities over time. Working with an advisor who has experience helping clients articulate what matters most—and align decisions accordingly—can bring structure and direction to long-term planning.

The stakes feel higher than they used to.

As financial lives grow, so do the consequences of key decisions. This often becomes especially clear for professionals nearing retirement or **business owners** considering a transition.

Earlier in life, market volatility can feel more manageable, particularly during years focused on accumulation. As retirement approaches, priorities often shift toward income and preservation, and the impact of downturns can feel more significant if plans are not well coordinated.

For business owners, transitions may involve evaluating a merger or acquisition, preparing for a sale or navigating complex transactions, reporting or litigation. In each case, thoughtful planning becomes increasingly important.

An experienced advisor can help navigate retirement considerations, prepare a business for transition and address complexity through coordinated planning.

Your situation is becoming more complex, and you want to simplify.

Over time, financial lives tend to accumulate layers: multiple accounts, investment strategies, insurance policies, tax considerations and estate planning documents. Keeping everything organized and aligned can become challenging.

Questions often arise: Are income, investments and savings strategies working together? Are taxes being addressed proactively? Are estate plans and key documents accessible if something unexpected happens?

An experienced advisor can help simplify a financial life by bringing these elements together, helping ensure decisions are aligned with long-term objectives and providing tools to support organization along the way.

For example, many advisors offer secure digital tools that provide a consolidated view of accounts and centralized document storage for items such as wills, estate plans, tax returns and statements. This type of structure can offer reassurance that important information is accessible and coordinated.

You're experiencing a major life transition.

Significant life events often prompt people to reassess their financial plans. These events may be financial—such as a large bonus, inheritance, job change or income shift—or personal, including marriage, divorce, retirement, relocation or the birth of a child.

During times of transition, individuals often seek guidance to help navigate budgeting, insurance, investments, estate planning and other interconnected decisions. Having a trusted advisor can help bring clarity during periods of change.

For more information visit: mariner.com

This material is provided for informational and educational purposes only. It does not consider any individual or personal financial, legal, or tax circumstances. As such, the information contained herein is not intended and should not be construed as individualized advice or recommendation of any kind. Where specific advice is necessary or appropriate, individuals should contact their professional tax, legal, and investment advisors or other professionals regarding their circumstances and needs. Any opinions expressed herein are subject to change without notice. The information provided herein is believed to be reliable, but we do not guarantee accuracy, timeliness, or completeness. It is provided "as is" without any express or implied warranties. There is no assurance that any investment, plan, or strategy will be successful. Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results, and nothing herein should be interpreted as an indication of future performance.

Mariner is the marketing name for the financial services businesses of Mariner Wealth Advisors, LLC and its subsidiaries. Investment advisory services are provided through the brands Mariner Wealth, Mariner Independent, Mariner Institutional, Mariner Ultra, and Mariner Workplace, each of which is a business name of the registered investment advisory entities of Mariner. For additional information about each of the registered investment advisory entities of Mariner, including fees and services, please contact Mariner or refer to each entity's Form ADV Part 2A, which is available on the Investment Adviser Public Disclosure website (www.adviserinfo.sec.gov). Registration of an investment adviser does not imply a certain level of skill or training.



You want to spend your time doing other things.

Managing a financial life takes time and attention. Economic conditions change, tax laws evolve and new opportunities and risks emerge.

Some people choose to work with an advisor simply because they prefer to focus their time elsewhere — advancing their careers, spending time with family or pursuing personal interests. An advisor can help manage and coordinate financial decisions so clients can focus on what matters most to them.

You're ready for greater peace of mind.

Mariner advisors review investment accounts, insurance coverage, documents and planning strategies to help ensure plans remain aligned with changing goals and circumstances.

That attention, as part of an ongoing advisory relationship, can help provide greater confidence and peace of mind over time.

We partner with clients to create a wealth plan designed to support their goals over time, based on their individual circumstances.