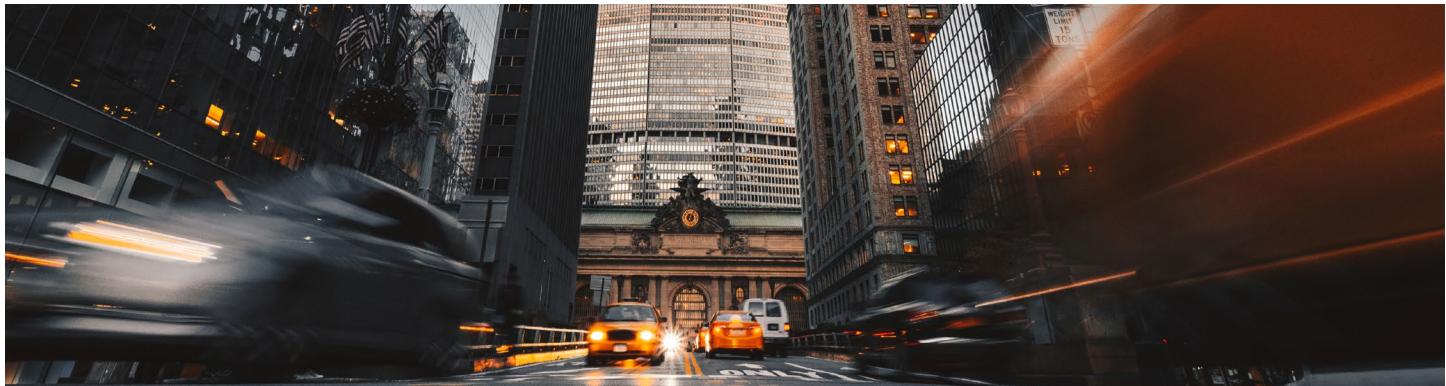


## 10 Tips:

### How to Work With a Wealth Advisor

Whether you are building wealth or nearing retirement, consider these 10 tips when evaluating your current wealth advisor or hiring one to help ensure they are equipped to solve your complex wealth challenges.



- 1. Is your advisor a match?** Whether you've been with a wealth advisor for awhile or are evaluating one to hire, consider how your communications styles match. Is the advisor talking over your head? Does he or she explain complex topics in a way that makes sense? Do you like to collaborate or handoff everything? Make sure you and your advisor are on the same page.
- 2. Is your advisor an RIA?** If you haven't already, consider hiring a registered investment advisor (RIA). As an RIA, your wealth advisor has a fiduciary duty, or legal obligation, to act in your best interests and to disclose any potential conflicts of interests.
- 3. What fees can you expect?** Some advisors advertise certain fees and fail to mention underlying costs, such as transaction fees, investment management fees and sales charges. Be sure to ask about the fee structure when you meet with your advisor quarterly or annually.
- 4. Which services do they offer?** Consider finding a wealth advisor who offers comprehensive wealth advice on everything from taxes to retirement preferably in-house to simplify the process versus an investment manager or wealth advisor that only offers advice related to investments and oversees your portfolio.
- 5. How many clients do they serve?** Are you one of 1,000 clients per advisor or one of 100? This tells you how much time your advisor has to sit down with you, whether he or she answers questions responsively and how much time the advisor has to manage your plan.
- 6. Cash flow and budgeting.** Work with your advisor to track your monthly income and expenses to help estimate how much income and cash flow you'll need to meet expenses in retirement.

- 7. Tax planning & preparation.** An RIA with an in-house tax team can work with you on ways to minimize your tax burden, establish charitable giving strategies and vehicles and help prepare your tax returns.
- 8. Investment management.** The investment team will work alongside your wealth advisor to offer advice on portfolio construction, asset allocation and investment strategies designed to align with your risk tolerance and time frame for achieving your goals.
- 9. Estate planning and Trust services.** From updating wills to trusts to creating gifting strategies including legacy planning, an in-house estate planning and trust team can work with you to update the documents needed to help protect your wealth and loved ones and direct how and to whom you want your assets distributed.
- 10. Retirement planning.** An advisor can recommend strategies to maximize contributions to accounts, such as a traditional IRA or Roth IRA and offer withdrawal strategies for all of your income sources, including Social Security, to generate steady income in retirement.

## We Offer Personalized Advice

At Mariner, we will work with you to create a wealth management plan that's flexible enough to change along with you and that's designed just for you to help you reach your goals.

And, our teams, including tax, estate planning, trust services and retirement planning are under one roof. We believe this integrated approach to wealth management provides a coordinated, personalized experience.

For more information visit: [mariner.com](http://mariner.com)

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