

A photograph of a young couple sitting on a white sofa. The woman, on the left, has curly brown hair and is wearing a grey long-sleeved shirt and blue jeans. The man, on the right, has short brown hair and a beard, wearing a light blue button-down shirt over a white t-shirt and blue jeans. They are both smiling at the camera. The photo is framed within a large white circle. There are also several smaller decorative circles in blue, yellow, and dark blue scattered around the main image.

When is the Right Time to Work with an Advisor?

Everyone has a different tipping point, but here are some common situations that may prompt you to consider meeting with a wealth advisor.



Very few people graduate school and immediately search for a wealth advisor. Instead, we understandably focus on our careers and families.

But, at what point do our financial lives become complex enough to require the assistance of a wealth advisor? Everyone has a different tipping point, but here are some common situations that may prompt you to consider meeting with an advisor.

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You realize you want to get more out of life.

You want to be more intentional about planning for your family's future. When you think about where you want to be in five or 10 years, you realize you don't have a plan to get there. An advisor can help you articulate your long-term vision and put together a goal-based plan specifically designed to help you achieve that vision. Look for an advisor who has experience helping clients clarify what is most important to them and helping them implement a plan based on those priorities.

You worry because the stakes are higher now.

Perhaps you are a professional nearing retirement or a business owner considering transitioning your business. In these situations, the stakes are high, and the consequences of getting it wrong can potentially impact your future.

When you're in accumulation mode, market volatility can be helpful, as it provides an opportunity to purchase shares as prices decrease. However, when you're nearing retirement, your priority generally shifts from growth to preservation. If you're not prepared for a downturn, your future goals may be in jeopardy.

As a business owner considering a transition, you may need additional support to evaluate a potential merger or acquisition or may need assistance with transactions, reporting and litigation.

An experienced advisor can help you navigate retirement challenges, prepare a business for transition, and much more.

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

You reach a point where you need help organizing the growing complexities of your financial life. Are you maximizing your income, investments and saving strategies and are these components working together to achieve your long-term objectives? Are you mitigating as much tax liability as possible? Are your loved ones aware of and able to access all of your accounts, insurance policies, wills, trusts and estate planning documents and tax returns and statements should something happen to you? Are all aspects of your financial and personal life working together to help you achieve your goals?

An experienced advisor will be able to simplify your financial life, help ensure all components are working together toward a common goal, and provide tools to help you along the way.

For example, advisors often provide access to account aggregation as part of a “personal financial website” that provides a single view of your entire financial life, helping to ensure your accounts are working together toward a common goal. In addition, they often offer an online vault for storing documents such as wills and estate plans, tax returns, statements, and more. This type of organizational system can provide you with reassurance, knowing your loved ones have access to a single source for all accounts and documents.

You are experiencing a major life transition.

At one time or another, we all experience a significant event that alters the course of our financial future. Whether it has a positive impact, such as a large bonus, pay raise or inheritance, or a negative impact, such as a divorce, job loss or decrease in income, significant financial events often prompt individuals to seek professional guidance and support.

These events aren't necessarily financial events, either. A marriage, retirement, move or the birth of a child are examples of events that prompt individuals to reevaluate their overall financial lives and seek assistance with budgeting, insurance, investments, estate planning, and more.

You want to spend your time doing other things.

Do you really have time to keep up on a rapidly changing economic and investment landscape? Are you aware of all the legislative, regulatory and tax changes that could potentially impact your accounts? What opportunities could you be missing? What potential problems are you not aware of?

You may choose to work with an advisor simply because you'd rather be doing something else, such as advancing your career, spending time with family or pursuing a hobby. An advisor can handle your financial life so you're free to do other things.



You're ready to sleep better at night.

Wealth advisors conduct regular reviews of investment accounts, documents, insurance, and more to help ensure your financial plan continues to meet your changing life and objectives. This can provide you with the peace of mind you need to sleep better at night.

At Mariner Wealth Advisors, we'll partner with you to create a wealth plan designed to last today and beyond to help you reach your goals.

For more information visit: marinerwealthadvisors.com

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