

# Life Transitions:

## The Importance Of Working With An Advisor Who Understands

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 them navigate personal and emotional challenges. 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 help you 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 experience and personal/emotional experience. These are the two sides of money, and they include the following:

#### The Technical Side of Money

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

#### The Personal Side of Money

- Relationships
- Emotions
- Trust
- Hopes and dreams
- Self-esteem
- 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." At Mariner Wealth Advisors, we have advisors who specialize in helping 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 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 an advisor 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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