

questions great financial advisors ask

questions great financial advisors ask are at the heart of building strong client relationships and delivering exceptional financial guidance. The role of a financial advisor goes far beyond crunching numbers; it requires deep understanding, empathy, and strategic thinking. Great financial advisors distinguish themselves by asking insightful questions that uncover clients' true financial goals, concerns, and life ambitions. This article delves into the art and science behind the questions top financial advisors ask, exploring why these inquiries matter, the core categories of questions used, and how mastering this skill can transform client outcomes. Readers will discover the most impactful questions, the psychology behind effective communication, and practical examples that set great advisors apart. This comprehensive guide is designed for professionals seeking to enhance their advisory skills as well as individuals wanting to understand what to expect from a leading financial advisor. Continue reading to uncover how the right questions can pave the way to financial security and personal fulfillment.

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Understanding the Importance of Questions in Financial Advisory

Effective financial advisory begins with asking the right questions. Questions serve as the foundation for building trust, understanding client needs, and delivering personalized financial strategies. They allow advisors to gather essential information, clarify objectives, and identify any gaps or concerns that may affect decision-making. By using thoughtful and targeted questions, great financial advisors demonstrate genuine interest in their clients' lives and financial well-being. This approach not only establishes credibility but also enables advisors to create tailored financial plans that align with unique goals and circumstances.

Ultimately, the ability to ask insightful questions is a defining trait of top-performing financial advisors.

Core Categories of Questions Great Financial Advisors Ask

Questions asked by great financial advisors typically fall into several core categories, each designed to address specific aspects of the client-advisor relationship. These categories ensure that all relevant areas are covered and that clients receive comprehensive guidance. By structuring their inquiries, advisors can efficiently gather the information needed to formulate effective strategies.

- Discovery and Goal-Setting Questions
- Financial Situation Assessment Questions
- Risk Tolerance and Investment Preference Questions
- Life Transition and Future Planning Questions
- Behavioral and Emotional Insight Questions

Client-Centered Discovery: Uncovering Goals and Values

Great financial advisors recognize that every client has unique aspirations, values, and motivations. To uncover these, they ask open-ended questions that encourage clients to share their vision for the future. This discovery process helps advisors understand what truly matters to their clients, whether it's financial independence, family security, or philanthropic goals. By focusing on client-centered questions, advisors can craft strategies that reflect personal priorities rather than generic financial benchmarks.

Examples of Goal-Oriented Questions

Goal-oriented questions guide the conversation toward what the client hopes to achieve. These inquiries often reveal deeper motivations and help prioritize planning efforts.

- What are your top financial goals for the next 5 to 10 years?
- How do you define financial success for yourself and your family?

- Are there any major life events you are planning for, such as buying a home or funding education?

Financial Situation Assessment: Establishing the Baseline

Before creating a financial plan, advisors must assess the client's current financial situation. This involves asking detailed questions about assets, liabilities, income, expenses, and existing investment accounts. By establishing a clear baseline, advisors can identify opportunities for improvement and potential risks. The assessment process also helps clients gain a clearer understanding of their own financial health and lays the groundwork for informed decision-making.

Key Financial Assessment Questions

These questions help advisors gather the quantitative data necessary for accurate analysis and planning.

- Can you provide an overview of your current assets and liabilities?
- What sources of income do you rely on, and what are your monthly expenses?
- Do you have any outstanding debts, such as mortgages or personal loans?
- How are your investments currently allocated?

Risk Tolerance and Investment Preferences

Understanding a client's risk tolerance is critical for developing an investment strategy that matches their comfort level. Great advisors ask specific questions to gauge how clients feel about market volatility, potential losses, and long-term investment growth. These insights ensure that recommended portfolios align with both financial goals and psychological resilience. Advisors also inquire about investment preferences, such as ethical investing or sector-specific interests, to build customized solutions.

Assessing Risk Tolerance

Risk tolerance questions help clients reflect on their own attitudes toward uncertainty and

potential market downturns.

- How would you feel if your portfolio declined by 20% in a short period?
- What level of risk are you comfortable taking with your investments?
- Are there certain industries or types of investments you wish to avoid?

Life Transitions and Future Planning

Major life events—retirement, marriage, childbirth, career changes—can have significant financial implications. Great financial advisors proactively address these transitions by asking forward-thinking questions. This approach enables clients to plan ahead, mitigate risks, and seize opportunities as they arise. Advisors also help clients anticipate future needs, such as healthcare costs, estate planning, or legacy goals, ensuring that comprehensive strategies are in place.

Planning for Life's Milestones

These questions encourage clients to consider both expected and unexpected changes that may affect their financial trajectory.

- Are you expecting any major changes in your life or career in the coming years?
- How do you envision your retirement lifestyle?
- Do you have plans to support family members or charitable causes in the future?

Behavioral Finance: Addressing Emotional and Psychological Factors

Financial decisions are often influenced by emotions, biases, and psychological factors. Great financial advisors are attuned to these dynamics and ask probing questions to reveal underlying attitudes or fears. By understanding behavioral drivers, advisors can provide guidance that helps clients avoid costly mistakes, stay focused on long-term goals, and make rational decisions during periods of uncertainty.

Uncovering Behavioral Biases

Behavioral finance questions help identify patterns and beliefs that may impact investment decisions.

- Have past financial experiences influenced your current investment approach?
- What worries you most about your financial future?
- How do you typically react to market volatility or economic news?

Practical Examples of Powerful Financial Advisor Questions

To illustrate the impact of great questions, consider the following practical examples used by top financial advisors. These questions foster dialogue, encourage reflection, and provide valuable insights for both the advisor and client.

1. What does financial freedom mean to you?
2. Are there specific milestones you want to achieve in the next decade?
3. How do you prioritize saving, spending, and investing?
4. What role does philanthropy play in your financial plan?
5. How do you want your wealth to impact future generations?

How Great Questions Impact Client Relationships and Outcomes

Asking great questions is integral to building trust, rapport, and long-lasting client relationships. When clients feel heard and understood, they are more likely to engage openly, share concerns, and commit to financial plans. Well-crafted questions also lead to better outcomes by ensuring that strategies are closely aligned with client needs and preferences. Advisors who master the art of questioning can adapt to changing circumstances, address challenges proactively, and empower clients to achieve their goals with confidence.

Trending Questions and Answers About Questions Great Financial Advisors Ask

Q: What are the most important questions financial advisors should ask new clients?

A: Financial advisors should focus on understanding the client's financial goals, current assets and liabilities, risk tolerance, and future plans. Key questions include: "What do you want to achieve financially?" and "How comfortable are you with investment risk?"

Q: How do great financial advisors uncover a client's true financial priorities?

A: Great advisors use open-ended questions about life goals, values, and major milestones. They listen actively and encourage clients to reflect on what matters most, often asking, "How do you define financial success?" or "What legacy would you like to leave?"

Q: Why is assessing risk tolerance crucial for financial planning?

A: Understanding risk tolerance helps advisors recommend investment strategies that align with the client's comfort level and long-term objectives. It ensures clients are prepared for market fluctuations and prevents emotional decision-making.

Q: How do financial advisors address emotional or behavioral biases?

A: Advisors ask probing questions about past financial experiences, fears, and reactions to market events. They help clients recognize biases and provide education to support rational decision-making, often using behavioral finance techniques.

Q: What role do questions play in building trust between advisors and clients?

A: Thoughtful questions demonstrate that the advisor genuinely cares about the client's well-being. This builds trust, encourages transparency, and establishes a foundation for long-term collaboration.

Q: How can clients prepare for meetings with financial

advisors?

A: Clients should reflect on their financial goals, gather relevant documents, and consider their attitudes toward risk and major life events. Being prepared helps advisors ask more targeted and impactful questions.

Q: Can asking the right questions help prevent costly financial mistakes?

A: Yes, by uncovering gaps in knowledge, risk areas, and behavioral biases, advisors can guide clients away from impulsive decisions and toward strategies that support long-term success.

Q: What are examples of questions about future planning?

A: Examples include: "How do you envision your retirement lifestyle?" "Are there any upcoming life changes, such as family growth or career shifts?" and "What provisions have you made for unexpected events?"

Q: How do questions differ for high-net-worth clients?

A: Questions for high-net-worth clients often focus on legacy planning, philanthropy, complex asset management, and wealth transfer strategies, in addition to standard financial planning topics.

Q: What makes a financial advisor's questions 'great' instead of just good?

A: Great questions are open-ended, personalized, and designed to uncover deeper motivations and concerns. They go beyond surface-level data, facilitating meaningful dialogue and tailored financial solutions.

Questions Great Financial Advisors Ask

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Questions Great Financial Advisors Ask: Uncovering the Path to Financial Well-being

Finding the right financial advisor can feel overwhelming. With so many options, how do you know you're choosing someone who truly understands your needs and can guide you towards your financial goals? One key indicator is the kind of questions they ask. This blog post dives deep into the insightful, probing questions great financial advisors ask their clients, providing you with a framework to evaluate potential advisors and ultimately, build a stronger financial future. We'll explore questions covering various aspects of your financial life, empowering you to make informed decisions and confidently navigate your financial journey.

Beyond the Numbers: Understanding Your Life Goals (H2)

Great financial advisors don't just focus on your current net worth; they delve into your aspirations. They understand that numbers are merely tools to achieve your larger life goals. Expect questions like:

H3: What are your short-term and long-term financial goals? (This isn't just about retirement; it includes things like buying a home, paying for education, or starting a business.)

H3: What does financial freedom mean to you? (This uncovers your personal definition of success, which is crucial for tailoring a plan.)

H3: What are your biggest financial fears or anxieties? (Addressing these anxieties head-on is key to building trust and a comprehensive plan.)

H3: What is your risk tolerance? (Understanding your comfort level with potential investment losses is fundamental to choosing appropriate strategies.)

H3: What is your time horizon for your investments? (Knowing when you'll need the money significantly impacts investment choices.)

Deep Dive into Your Financial Landscape (H2)

A thorough understanding of your current financial situation is paramount. Prepare for in-depth questioning regarding:

H3: What are your current assets and liabilities? (This includes everything from bank accounts and investments to mortgages and credit card debt.)

H3: What is your current income and expense pattern? (Analyzing cash flow helps identify areas for improvement and savings.)

H3: What are your existing insurance policies (life, health, disability)? (Ensuring adequate coverage is a vital component of financial planning.)

H3: What is your debt situation? (Understanding the types and amounts of debt, and interest rates, is critical for debt management strategies.)

H3: Do you have a will or estate plan in place? (This explores your legacy planning and ensures your

wishes are legally documented.)

Probing Your Financial Knowledge and Habits (H2)

Great advisors also gauge your financial literacy and habits to tailor their advice effectively. Expect questions like:

H3: What is your understanding of different investment options (stocks, bonds, mutual funds)? (This helps determine the level of education and guidance needed.)

H3: How involved do you want to be in managing your investments? (This helps determine the appropriate level of advisor involvement.)

H3: What are your current financial habits (saving, spending, budgeting)? (Identifying good and bad habits allows for constructive feedback and improved financial discipline.)

H3: What are your sources of income (employment, investments, etc.)? (Building a complete picture of your income stream is essential for long-term planning.)

H3: Have you ever worked with a financial advisor before? What was your experience? (Understanding past experiences helps avoid repeating mistakes and build a stronger working relationship.)

Looking Ahead: Future Planning and Contingency (H2)

Financial planning isn't static; it evolves with life's changes. Expect your advisor to consider:

H3: What are your plans for retirement? (This covers retirement age, desired lifestyle, and potential income sources.)

H3: What are your plans for education funding (for yourself or your children)? (This encompasses potential savings and investment strategies for education costs.)

H3: How will you handle potential life events (marriage, divorce, job loss, illness)? (This involves creating contingency plans and strategies for unforeseen circumstances.)

H3: What is your succession plan for your assets? (This involves ensuring the smooth transition of assets to beneficiaries.)

H3: How do you plan to leave a legacy? (This is a broader question encompassing philanthropic goals and charitable giving.)

Conclusion

The questions a financial advisor asks are as important as the advice they provide. By understanding the types of questions outlined above, you can effectively evaluate potential advisors and ensure

you're working with someone who prioritizes understanding your unique circumstances, goals, and aspirations. Remember, a strong financial advisor-client relationship is built on open communication and a collaborative approach to achieving your financial well-being. Choose wisely, and your future self will thank you.

FAQs

1. Q: How often should I meet with my financial advisor? A: The frequency of meetings varies based on individual needs and complexity of the financial plan. Quarterly or semi-annual meetings are common, but some clients may require more frequent consultations.
2. Q: What is the typical fee structure for financial advisors? A: Fee structures vary widely, including hourly rates, percentage of assets under management (AUM), and flat fees. It's crucial to understand the fee structure upfront.
3. Q: How do I find a reputable financial advisor? A: Seek recommendations from trusted sources, check credentials and certifications (e.g., CFP, CFA), and thoroughly research their experience and background.
4. Q: What if I don't feel comfortable with my financial advisor? A: Your comfort level is essential. Don't hesitate to seek a second opinion or switch advisors if you feel uneasy or your needs aren't being met.
5. Q: Can I work with a financial advisor remotely? A: Yes, many financial advisors offer remote services through video conferencing and online portals, making it convenient to work with advisors across geographical boundaries.

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Disciplines to Break Them): A Framework for Avoiding the Mistakes Everyone Else Makes details proven techniques which allow advisors to transform their business into an elite practice: business analysis, strategic vision, exceptional client service, and acquiring high net worth clients. Told through the story of a purely fictional and completely average financial advisor, each chapter begins with an ineffective habit that is then countered with a discipline that improves business results and adds value. The book Details a step-by-step strategy for working through current clients, rather than relying on cold calling to form new relationships Includes anecdotes collected through both personal experience and stories relayed to him by clients and colleagues Provides question and answer segments, examples, and homework assignments Ineffective Habits of Financial Advisors (and the Disciplines to Break Them shows you how to deliver exceptional service while generating higher revenue per client.

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much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a Backdoor Roth IRA and Stealth IRA to boost your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at the first pages of the book by clicking on the Look Inside feature Praise For The White Coat Investor Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place. - Allan S. Roth, MBA, CPA, CFP(R), Author of How a Second Grader Beats Wall Street Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research. - William J. Bernstein, MD, Author of The Investor's Manifesto and seven other investing books This book should be in every career counselor's office and delivered with every medical degree. - Rick Van Ness, Author of Common Sense Investing The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk. - Joe Jones, DO Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis. - Dennis Bethel, MD An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust. - Greg E Wilde, M.D Scroll up, click the buy button, and get started today!

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Run: Get the magic of compounding working for you, starting now. 2. Allocate your Assets: Strategize your investing to get the most of your returns. 3. Implement with Index Funds: Take advantage of “passive” investing with simple, low-cost, and diverse funds. 4. Rebalance Regularly: Sell high and buy low without much effort, to keep you on track toward your goals. 5. Keep Your Fees Low: Uncover hidden fees so you don’t lose half of your wealth to Wall Street. Finn will also provide the tools you need to achieve long-term success no matter what the markets are doing or what the headlines say. So even in the face of uncertainty— such as the possible dumping of the fiduciary rule (requiring financial advisers to act in their client’s best interests) by the Trump administration—Smart Women Love Money will help you protect yourself and all of your assets for your future. Whether you have \$10, \$10,000, or more, it’s time to get smart about your money.

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interest rates, and volatile markets have investors scratching their heads about what to do with their money. And more than ever, people are scared about whether they can grow their money enough to last through their lifetime. Expert investor Timothy McCarthy has spent the last 30 years in the US and overseas providing investment solutions to individuals and their advisors. He believes that understanding how to create a truly globally diverse portfolio while applying the magic of time will help all investors navigate risky markets. McCarthy also explores the fundamentals of picking and evaluating financial advisors for those who want to understand the principles of investing but not actually do the work themselves. McCarthy helps guide the reader along a straightforward path to investment success by telling engaging and actual stories to illustrate each of his seven lessons of successful investing. The Safe Investor will help even those readers with little interest or aptitude for finance to be comfortable in knowing what to do to manage their life investment plan and how to manage their own advisors.

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financial freedom. Honest, relatable, non-judgemental and motivating, Victoria is a financial adviser who knows what millennial life is really like and where we can get stuck with money stuff. (Did someone say 'Afterpay'...?) So, to help you hit your money goals without skimping on brunch, she's put all her expert advice into this accessible guide that will set you up for a healthy and happy future. Learn how to be more secure, independent and informed with your money – with clear steps on how to budget, clear debts, build savings, start investing, buy property and much more. And along with all the practical information, Victoria will guide you through the sometimes-tricky psychology surrounding money so you can establish the values, habits and confidence that will help you build your wealth long-term. Just like the podcast, the book is full of real-life money stories from members of the She's on the Money community who candidly share their experiences, wins and lessons learned to inspire others to turn their stories around, too. And with templates and activities throughout, plus a twelve-month plan to get you started, you can immediately put Victoria's recommendations into action in your own life. You are not alone on your financial journey, and with the money principles in this book you'll go further than you ever thought possible.

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questions great financial advisors ask: Communication Essentials for Financial Planners John E. Grable, Joseph W. Goetz, 2017-02-02 Exploring the Human Element of Financial Planning Communication Essentials for Financial Planners tackles the counseling side of practice to help financial planners build more productive client relationships. CFP Board's third book and first in the Financial Planning Series, Communication Essentials will help you learn how to relate to clients on a more fundamental level, and go beyond hearing their words to really listen and ultimately respond to what they're saying. Expert coverage of body language, active listening, linguistic signals, and more, all based upon academic theory. There is also an accompanied set of videos that showcase both good and bad communication and counseling within a financial planning context. By merging written and experiential learning supplemented by practice assignments, this book provides an ideal resource for any client-facing financial professional as well as any student on their pathway to CFP® certification. Counseling is a central part of a financial planner's practice, and attention to interpersonal communication goes a long way toward progressing in the field; this guide provides practical instruction on the proven techniques that make a good financial planner great. Build client relationships based on honesty and trust Learn to read body language and the words not spoken Master the art of active listening to help your clients feel heard Tailor your communications to suit

the individual client's needs The modern financial planning practice is more than just mathematics and statistical analysis—at its heart, it is based on trust, communication, and commitment. While interpersonal skills have always been a critical ingredient for success, only recently has this aspect been given the weight it deserves with its incorporation into the certification process. Communication Essentials for Financial Planners provides gold-standard guidance for certification and beyond.

questions great financial advisors ask: *The 5 Mistakes Every Investor Makes and How to Avoid Them* Peter Mallouk, 2014-07-22 Identify mistakes standing in the way of investment success With so much at stake in investing and wealth management, investors cannot afford to keep repeating actions that could have serious negative consequences for their financial goals. The Five Mistakes Every Investor Makes and How to Avoid Them focuses on what investors do wrong so often so they can set themselves on the right path to success. In this comprehensive reference, readers learn to navigate the ever-changing variables and market dilemmas that often make investing a risky and daunting endeavor. Well-known and respected author Peter Mallouk shares useful investment techniques, discusses the importance of disciplined investment management, and pinpoints common, avoidable mistakes made by professional and everyday investors alike. Designed to provide a workable, sensible framework for investors, *The Five Mistakes Every Investor Makes and How to Avoid Them* encourages investors to refrain from certain negative actions, such as fighting the market, misunderstanding performance, and letting one's biases and emotions get in the way of investing success. Details the major mistakes made by professional and everyday investors Highlights the strategies and mindset necessary for navigating ever-changing variables and market dilemmas Includes useful investment techniques and discusses the importance of discipline in investment management A reliable resource for investors who want to make more informed choices, this book steers readers away from past investment errors and guides them in the right direction.

questions great financial advisors ask: *Investing 101* Michele Cagan, 2016 Contains material adapted from *The everything investing book*, 3rd edition--Title page verso.

questions great financial advisors ask: *Advice That Sticks* Moira Somers, 2018-02-28 The advice is sound; the client seems eager; and then... nothing happens! Too often, this is the experience that financial professionals encounter in their daily work. When good recommendations go unimplemented, clients' well-being is compromised, opportunities are lost, and the professional relationship grows strained. *Advice that Sticks* takes aim at the problem of financial non-adherence. Written by a neuropsychologist and financial change expert, this book examines the five main factors that determine whether a client will follow through with financial advice. Individual client psychology plays a role in non-adherence; so, too, do sociocultural and environmental factors, general advice characteristics, and specific challenges pertaining to the emotionally loaded domain of money. Perhaps most surprising, however, is the extent to which advice-givers themselves can foil implementation. A great deal of non-adherence is due to preventable mistakes made by financial professionals and their teams. The author integrates her extensive clinical and consulting experience with research findings from the fields of positive psychology, behavioural economics, neuroscience, and medicine. What emerges is a thoughtful, funny, but above all practical guide for anyone who makes a living providing financial advice. It will become an indispensable handbook for people working with clients across the wealth spectrum.

questions great financial advisors ask: *The Index Card* Helaine Olen, Harold Pollack, 2016-01-05 "The newbie investor will not find a better guide to personal finance." —Burton Malkiel, author of *A RANDOM WALK DOWN WALL STREET* TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4 x 6 card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with

Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

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questions great financial advisors ask: How to Give Financial Advice to Couples: Essential Skills for Balancing High-Net-Worth Clients' Needs Kathleen Burns Kingsbury, 2013-09-06 DISCOVER the SECRETS to ATTRACTING and RETAINING AFFLUENT COUPLES Fact: A startling 70 percent of widows fire the couple's financial advisor within one year of the death of their spouse--the main reason being that the advisor had failed to develop a trusting relationship with both partners. You can be the exception by developing the essential skills needed to be a couplefriendly advisor. And Kathleen Burns Kingsbury, a leading wealth psychology expert, shows you exactly how to develop these skills. How to Give Financial Advice to Couples teaches you how to avoid common traps like subtly siding with one member of the couple, failing to plan adequately with both partners, and sidestepping difficult financial conversations for fear of upsetting the wealth creator. A leading wealth psychology expert, Kathleen Burns Kingsbury reveals everything you need to know about the psychology of couples in order to serve them better. Along the way, she offers specific tips and techniques for managing the challenges inherent in advising traditional and nontraditional couples. Kingsbury reveals: The top myths about couples and money The five tenets of couple dynamics and how they unfold in your office Strategies for encouraging the nondominant partner to speak up in meetings Techniques for facilitating financial conversations and mediating differences Tips for empowering couples to raise financially intelligent children You'll learn how to develop and articulate your couple's philosophy to establish expertise and credibility, how your couple's mindset impacts your work, and how being a couple-friendly advisor will set you apart from the competition. This one-of-a-kind handbook is the key to unlocking the secrets to attracting and retaining high-net-worth couples now and after difficult life transitions. How to Give Financial Advice to Couples gives you the expert insight and proven tools for navigating the unique dynamics of two people planning for their financial future. Why do 70 percent of widows fire their financial advisor upon the passing of their husbands? Kathleen Burns Kingsbury provides the answer. Providing financial advice to couples is a primary skill that has been overlooked in this profession for too long. Whether or not you hearken to Kathleen's insights will have a profound impact on your business, for better or for worse, for richer or for poorer. -- Mitch Anthony, author of The New RetireMentality A must-read text for financial advisors to help them build and grow their practices. Kingsbury's advice will transform the way you work with your coupled clients, making for more satisfying and prosperous advisory relationships. -- Eleanor Blayney, Consumer Advocate for CFP Board There are four things we were all taught never to talk about: Sex, Politics, Religion, and Money. When it comes to money, the one place where these conversations MUST happen is in your office. That's why you need to read this book--for its insights into how you can help couples start talking about money! -- Carl Richards, author of The Behavior Gap

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down after you buy them? - Are you overwhelmed by the number and complexity of investment choices? - Do you have a plan to create lifetime income from your investments, while preserving your principal? - Are you unsure how to find a good financial advisor and what to expect from one? In *A Good Financial Advisor Will Tell You*, authors Jeremy Kisner, CFP and Robert Luna, CIMA answer these common concerns and reveal what people really need to know to make better financial and investment decisions. Rather than write another boring book that explains stocks and mutual funds, the authors explore behavioral finance—the reasons why people make investing mistakes—and they teach readers how to avoid doing the same. Countless people amass small fortunes during their lifetimes only to squander them through inadequate planning and poor investments. We are all familiar with the celebrities who have lost it all. What is not reported in the press is how many middle class millionaires also lose it all. And an even larger number of people do not lose it all but could have left a legacy for generations if they had made better financial decisions. Most investors do not fare well precisely because they are human. Human beings are hard-wired to make decisions with their hearts or intuitions and then justify those decisions with logic. Greed and fear rule the day, but a better way exists that will allow investors to avoid mistakes and enjoy greater wealth and retirement income. After reading this book you will be a more educated investor and a better consumer of financial services.

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Ian Chamandy, Ken Aber, 2015-04-07 How to answer the single most important question in business and life Why should I choose you? That's the question every customer asks every single time he buys a car, picks a shampoo, or chooses a distributor, a brokerage house, an animal hospital or a hairbrush. Sometimes the question is spoken out loud; other times it's subliminal. But the fact is that every product, service or decision is a choice. And often it's a choice we make within seconds. Ian Chamandy and Ken Aber understand just how essential that choice is. Their Toronto-based consulting firm, Blueprint, helps businesses define their specific promise--the one thing that sets them apart from every other organization that does more or less the same thing--in seven words or less. Their blueprinting process has produced extraordinary results for organizations big and small, in all sorts of industries, in both the for profit and not-for-profit sectors, including construction firms, marketing/communications consultancies, boutique investment banks, and hospitals. Combining combines practical steps with case examples, *Why Should I Choose You (in Seven Words or Less)* will: give you confidence you never had before to lead into a bold new future make your employees more innovative and creative reveal revenue streams you never knew existed give your employees a newfound sense of purpose that motivates them to contribute at a higher level and help you sell faster and more easily because you will inspire, rather than try to convince, customers to buy

questions great financial advisors ask: *The Geometry of Wealth* Brian Portnoy, 2023-04-25

HOW DOES MONEY HELP IN CREATING A HAPPY LIFE? In *The Geometry of Wealth*, behavioral finance expert Brian Portnoy delivers an inspired answer based on the idea that wealth, truly defined, is funded contentment. It is the ability to underwrite a meaningful life. This stands in stark contrast to angling to become rich, which is usually an unsatisfying treadmill. At the heart of this groundbreaking perspective, Portnoy takes readers on a journey toward wealth, informed by disciplines ranging from ancient history to modern neuroscience. He contends that tackling the big questions about a joyful life and tending to financial decisions are complementary, not separate, tasks. These big questions include: • How is the human brain wired for two distinct experiences of happiness? And why can money “buy” one but not the other? • Why is being market savvy among the least important aspects of creating wealth but self-awareness among the most? • Can we strike a balance between pushing for more and being content with enough? This journey memorably contours along three basic shapes: A circle, triangle, and square help us visualize how we adapt to evolving circumstances, set clear priorities, and find empowerment in simplicity. In this accessible and entertaining book, Portnoy reveals that true wealth is achievable for many—including those who despair it is out of reach—but only in the context of a life in which purpose and practice are thoughtfully calibrated.

questions great financial advisors ask: The Pocket Guide to Sales for Financial Advisors

Beverly D. Flaxington, 2014-10 Selling is as old as civilization itself. Put in the simplest of terms, selling is the exchange of goods and services for something of value. To financial advisors, however, the sale is often seen in a negative light, and many cringe at the word sell. Interestingly, the same advisors who shy away from the concept of selling are often those who find themselves selling every single day! Sometimes they're even participating in the selling process multiple times throughout the day--and they may not realize it. Asking for client referrals, developing strategic alliances, seeking and talking with new prospects are all obvious parts of the selling process, but selling happens every time you remind a client why it's a good choice to do business with you, too. The fact is that most CFAs(R), CFPs(R), CPAs, and other professionals did not obtain these titles because deep down they really wanted to be in sales. Most times, their interests tend more toward data, analysis, and more solitary orientations. Selling is probably the last thing those who entered these fields were thinking of doing. They may not have considered the people aspect of their chosen profession; the aspect that involves sales. For this reason, and some others, turning into a salesperson seems like a negative, degrading thing. Many advisors will conjure up the picture of the slimy used-car sales guy. It's time to recognize selling as the valuable activity that it is. It is a way to: Let people know who you are and what you do well. Get your message out to those who need it. Promote your planning process, wealth management services, or investment expertise. Use your relationship skills to close new business. Take your business to the next level. If you want to grow your business, the bottom line is that you--or someone on your team--need to sell, and to sell well. This book will offer guidance on how you can sell in a comfortable and effective manner.

questions great financial advisors ask: Risk Less and Prosper Zvi Bodie, Rachelle Taqqu,

2011-12-27 A practical guide to getting personal investing right Somewhere along the way, something has gone very wrong with the way individuals save and invest. Too often, households are drawn in by promotional suggestions masquerading as impartial investment advice. Consumers get saddled with more risk than they realize. Authors Zvi Bodie and Rachelle Taqqu understand the dilemma that today's investors face, and with Risk Less and Prosper they will help you find your financial footing. Written in an accessible style, this practical guide skillfully explains why personal investing is all about you—your goals, your values and your career path. It shows how to understand investment risk and choose the particular blend of risk and safety that is right for you. And it lays out several simple yet powerful ways for small investors to cast a reliable safety net to achieve their financial goals and truly prosper. Coauthors Bodie and Taqqu challenge the myth that all investments require risk, then highlight some important risks that families often disregard when deciding where to put their money. Later, they connect the dots between investment and investor, showing us all how to grasp our own investment risk profiles and how we may use these insights to make more fitting investment choices. Outlines a straightforward way to invest by aligning your investments with your goals and the risk levels you can bear Provides basic investment abc's for readers who are otherwise literate Lays out a simple, actionable plan for achieving your goals Explains the role of risk-free assets and investment insurance in assuring that you reach your most essential goals Contrary to popular belief, investing doesn't have to be complicated. You can build wealth without taking great risks. Risk Less and Prosper will show you how to make investment decisions that will make your financial life less stressful and more profitable.

questions great financial advisors ask: Get Wise to Your Advisor Steven D. Lockshin,

2013-09-03 The financial services world is changing. Technology is enabling an automated approach to investing that should bring down the cost of commodity services. No longer do you have to fund the lifestyle of a broker or advisor to have him tell you how to diversify or where to find the next investment that cannot be missed. This book will provide the tools for calculators that tell you most of what you need to know; from how much insurance you need to have to how you should diversify. The book will help readers with the following: Understand what you have Plan your long-term goals Start to save (maximizing your 401k) Reduce debt Run your Monte Carlo Simulation Determine the appropriate asset allocation Set up your auto-rebalancing and periodically (annually, perhaps)

re-examining your asset allocation to account for globalization Deploy the asset mix through low cost, tax-efficient strategies Look at it once per year This book will provide a better understanding of your investment decisions. But, we all cannot be do-it-yourselfers. Advisors serve as an important resource for consumers when they are both capable and understand their duty to serve you, the customer, first. To complement their moral station, they must have the skills to deliver appropriate advice. The book, much like the company Steve founded, will simplify standards for consumers and audit advisors to those standards.

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questions great financial advisors ask: *Is Your Financial Advisor Failing You? And How to Tell* Kevin S. Gallagher, 2020-01-09 In today's environment of dizzying amounts of conflicting news and huge swings in the financial markets, more and more people are looking for personal guidance from Financial Advisors and Investment Managers. But how do you know if the one you're working with is truly competent and worth following? Author Kevin S. Gallagher is a former multi-million dollar stock exchange floor trader turned Financial Advisor who brings and insiders expertise to what to look for in choosing a Financial Advisor. Well beyond the all-to-familiar '5 questions you should ask a Financial Advisor', Mr. Gallagher tells it like it is and calls out the poor practices and salesmanship of today's Financial Salesmen. Simple to read and direct in its approach, 'Is Your Financial Advisor Failing You - And How To Tell' will arm you with everything you need to ensure that you work with only the best-of-the-best advisors, and of course, how to get away from the vast majority of advisors who are nothing short of just sales people. With the experience and belief that a competent Financial Advisor is absolutely worth their costs, Mr. Gallagher provides real life scenarios that will allow you to ferret out the worthy ones from those who you should be staying clear of. If you currently work with a Financial Advisor or Investment Manager - or if you are wondering if you should hire one - this book is a must read.

questions great financial advisors ask: The Barefoot Investor Scott Pape, 2019-06-12 ** Reviewed and updated for the 2020-2021 financial year** This is the only money guide you'll ever need That's a bold claim, given there are already thousands of finance books on the shelves. So what makes this one different? Well, you won't be overwhelmed with a bunch of 'tips' ... or a strict budget (that you won't follow). You'll get a step-by-step formula: open this account, then do this; call this person, and say this; invest money here, and not there. All with a glass of wine in your hand. This book will show you how to create an entire financial plan that is so simple you can sketch it on the back of a serviette ... and you'll be able to manage your money in 10 minutes a week. You'll also get the skinny on: Saving up a six-figure house deposit in 20 months Doubling your income using the 'Trapeze Strategy' Saving \$78,173 on your mortgage and wiping out 7 years of payments Finding a financial advisor who won't rip you off Handing your kids (or grandkids) a \$140,000 cheque on their 21st birthday Why you don't need \$1 million to retire ... with the 'Donald Bradman Retirement Strategy' Sound too good to be true? It's not. This book is full of stories from everyday Aussies — single people, young families, empty nesters, retirees — who have applied the simple steps in this book and achieved amazing, life-changing results. And you're next.

questions great financial advisors ask: The Million-Dollar Financial Advisor Team David J. Mullen, Jr., 2018-08-21 Based on interviews with fifteen top financial advisors, this priceless toolkit contains universal principles to guide both veteran and new financial professionals to immediate success. This book features two complete case studies, featuring a “best of the best” advisor whose incredible success showcases the power of all the book's principles working together in concert, and an account of a remarkable and inspiring career turn around that demonstrates it's never too late to reinvent yourself. The Million-Dollar Financial Advisor distills these success principles into thirteen

distinct step-by-step lessons that teaches you: how to build and focus on client relationships, have a top advisor mindset, develop a long-term approach, and much more. Brimming with practical advice from author David J. Mullen and expert insights from his interview subjects, *The Million-Dollar Financial Advisor* equips any financial advisor to succeed—regardless of market conditions.

questions great financial advisors ask: *What the Happiest Retirees Know: 10 Habits for a Healthy, Secure, and Joyful Life* Wes Moss, 2021-10-26 The bestselling author of *You Can Retire Sooner Than You Think* and host of *Money Matters* reveals the 10 essential habits for a rich, rewarding, and blissful retirement. What does it take to have a truly happy retirement? Is it money? A mortgage-free home? An active social life? A long-lasting marriage—or maybe a new one? Finance expert, author, and radio host Wes Moss asked more than 2,000 of the nation's happiest retirees to find out—and their answers may surprise you. Through a series of revealing surveys, Moss noticed a pattern of distinct, recognizable habits that the happiest retirees shared, from the simplest of lifestyle choices to the smartest of financial strategies. These are the kinds of habits anyone can develop—the perfect road map to a healthy, secure, and joyful retirement—sooner. Whether you're already retired or just starting to make plans, these 10 simple actions and attitudes can make a profound difference in every aspect of your life. The book is packed with hard-won wisdom and invaluable advice on how to make little changes now that will have the biggest impact later. It's filled with proven ways to develop smarter habits with: Money ("Think river, not reservoir"); Family ("Get your kids off your payroll"); Housing ("Live mortgage-free"); Investing ("Be a tomorrow investor"); Spending ("Be pound wise—so you can be penny foolish"); and much more. With these 10 transformational habits, you can stop obsessing over money, stay socially connected, and start enjoying your new life—as the happiest retiree on the block.

questions great financial advisors ask: *Financial Therapy* Bradley T. Klontz, Sonya L. Britt, Kristy L. Archuleta, 2014-09-10 Money-related stress dates as far back as concepts of money itself. Formerly it may have waxed and waned in tune with the economy, but today more individuals are experiencing financial mental anguish and self-destructive behavior regardless of bull or bear markets, recessions or boom periods. From a fringe area of psychology, financial therapy has emerged to meet increasingly salient concerns. Financial Therapy is the first full-length guide to the field, bridging theory, practical methods, and a growing cross-disciplinary evidence base to create a framework for improving this crucial aspect of clients' lives. Its contributors identify money-based disorders such as compulsive buying, financial hoarding, and workaholism, and analyze typical early experiences and the resulting mental constructs (money scripts) that drive toxic relationships with money. Clearly relating financial stability to larger therapeutic goals, therapists from varied perspectives offer practical tools for assessment and intervention, advise on cultural and ethical considerations, and provide instructive case studies. A diverse palette of research-based and practice-based models meets monetary mental health issues with well-known treatment approaches, among them: Cognitive-behavioral and solution-focused therapies. Collaborative relationship models. Experiential approaches. Psychodynamic financial therapy. Feminist and humanistic approaches. Stages of change and motivational interviewing in financial therapy. A text that serves to introduce and define the field as well as plan for its future, Financial Therapy is an important investment for professionals in psychotherapy and counseling, family therapy, financial planning, and social policy.

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values and goals in order to simplify their money decisions - budget major expenses intelligently - reduce and eliminate debt - make vital decisions on home, auto, and life insurance - establish a world-class investment portfolio - craft a workable retirement plan - and more Readers will be relieved to see that managing their money is actually not as complicated as they thought--and that they can take control of their financial future starting today.

questions great financial advisors ask: *Rock Retirement* Roger Whitney, 2017-10-03 "A guide for planning that rich season of life, based not just on money, but also on how to create meaningful relationships, memories, and legacy." —Dan Miller, author of *48 Days to the Work You Love* *Rock Retirement* offers inspirational advice on how to enjoy the journey to retirement to its fullest. Traditional retirement advice usually boils down to saving more, sacrificing more, and settling for less. This approach makes people dependent on systems outside their control, such as the market, economy, and investment returns. The result: people lose power over determining their life. What sets *Rock Retirement* apart is its holistic approach to helping people take back control and act intentionally towards the life they want. It addresses the fears, hopes, and dreams that people have about retirement, goes way beyond the numbers, and shows them how to balance living well today and tomorrow. "Too many books think retirement is just about finances. Instead, retirement is about looking at life in full and working out what it is you want to do and then turning to finances to make it happen. That's exactly the focus of the practical and helpful guide." —Andrew Scott, coauthor of *The 100-Year Life* "Roger Whitney lays out a plan for today's modern retiree. If you are exhausted with being fed that retirement is the end game of life, then Roger's book is a must-read!" —Darryl W. Lyons, author of *18 to 80* "If you're dreaming of a retirement free of worry, chaos and confusion, *Rock Retirement* will give you the clarity, a solid plan and fresh inspiration to help you get where you want to go." —Jevonnah "Lady J" Ellison, author of *Love Letters for Leading Ladies*

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