

39 Things: What a Professional Financial Advisor Regularly Does for You

Lee S. Martin

CERTIFIED FINANCIAL PLANNER™

SCS Retirement
200 – 112th Ave NE, Ste. 205
Bellevue, WA 98004

425-283-1300

lee@scsretirement.com
www.scsretirement.com



FINANCIAL PLANNING

1. Cares more about you and your money than anyone who doesn't share your last name.
2. Guides you to think about areas of your financial life you may not have considered.
3. Formalizes your goals and puts them in writing.
4. Helps you prioritize your financial opportunities.
5. Helps you determine realistic goals.
6. Studies possible alternatives that could pursue your goals.
7. Prepares a financial plan and / or investment policy statement for you.
8. Suggests the best ways to claim Social Security.
9. Reviews life insurance policies to protect your family.
10. Assists you in setting up a company retirement plan.
11. Reviews estate plan for you.
12. Reviews your children's custodial accounts and 529 plans.
13. Helps you determine your IRA Required Minimum Distribution
14. Provides reminders about key financial planning data.

INVESTMENT SERVICES

15. Prepares an asset allocation for you so you can try to achieve the best rate of return for a given level of risk tolerance.
16. Stays up to date on changes in the investment world.
17. Monitors your investments.
18. Reviews your allocations in your company 401(k) or 403(b) plans.
19. Reviews your existing IRAs.
20. Helps convert your investments to lifetime income.
21. Suggests alternatives to increase your income during retirement.

22. Provides you with objective investment research.
23. Provides you with personal investment analysis.
24. Determines the risk level of your existing portfolio.
25. Helps you consolidate and simplify your investments.
26. Shows you how to access your statements and other information online.

TAX PLANNING

27. Suggests alternatives to lower your taxes during retirement.
28. Works with your tax and legal advisors to help you pursue your financial goals.

PERSON-TO-PERSON

29. Monitors changes in your life and family situation.
30. Proactively keeps in touch with you.
31. Provides referrals to other professionals, such as accountants and attorneys.
32. Shares the experience of dozens or hundreds of his clients who have faced circumstances similar to yours.
33. Helps with the continuity of your family's financial plan through generations.
34. Facilitates the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
35. Keeps you on track.
36. Identifies your savings shortfalls.
37. Develops and monitors a strategy for debt reduction.
38. Is a wise sounding board for ideas you are considering.
39. Is honest with you.