Someone in Your Corner

By Christina A. Nash, CFP® & Jodi M. Viaud, CFP® | Knox Grove Financial, LLC

We all go through major transitions during our lifetime, new job, retirement, marriage, divorce, death, relocation, etc. While some of these changes are joyful and others are heartbreaking, they all test our strength and ability to move forward. It's likely that any major life change will require you to make some sort of transitional decision about your finances. Many of us tend to reach out to family and friends for guidance at these crossroads, but it's unlikely, from a financial perspective, that they have the experience and expertise needed to help you make the transition with ease. What should you be looking for in a financial advisor when it comes to guiding you through the best and worst of times?

A Certified Financial Planner™ professional – this is the gold standard for financial planning in the financial services industry. To earn the CFP® designation, a financial professional must meet rigorous qualifications for financial planning, commit to high ethical standards and function as a fiduciary, always acting in your best interest.

A thorough data gatherer – we know that for clients, it's not the most enjoyable part of the planning process, but it is the foundation of a comprehensive financial roadmap. A skilled planner will spend a substantial amount of time gathering accurate data that will enable them to forecast what your financial future holds. It's not possible to provide an accurate and adaptable financial plan without sufficient data.

A competent forecaster – you want to work with someone who can provide you with different "What if" scenarios. When you are going through a life-changing transition, you don't want to make random decisions about what is best for you and your family. Most likely you have several options, and you'll want to work with someone who can provide you with various scenarios and their associated outcomes. The advisor you choose to work with must have the tools and technology to demonstrate the impact of the choices you make.

A capable listener – are you being heard? It's not always easy to share your challenges and your fears. You want to work with someone who picks up on what you are saying as well as what you are not saying. Is your advisor asking you questions about what is important to you? Are you given enough time to explain how you feel about the transition you are going through? Are you able to meet with your advisor in a way that is comfortable for you (in person, via Zoom, a phone call, etc.)

An extraordinary team - *"Great things in business are never done by one person; they're done by a team of people."*[1]. Look for an advisor who is backed by a team of professionals that can provide unmatched service to you. Your financial situation is unique and working with an advisor who can provide access to other specialists and collaborate with your other advisors is an indispensable benefit. Not to mention the seamless service you will receive from a skilled operations team that supports your advisor.

A valuable deliverable – what are you paying for? In addition to the obvious, tangible deliverables like a comprehensive financial plan and a roadmap to reach your goals, there is the peace of mind you feel knowing you are not alone as you navigate your major life transitions. Having someone in your corner to help you develop, implement, and monitor a financial plan that serves you throughout your lifetime is priceless.

At Knox Grove Financial, we pride ourselves on helping our clients create an optimal path forward and make sound financial decisions during major transitions. Our advisors are Certified Financial Planner™ professionals and are continually engaged in advanced industry education. We are committed to staying on top of the latest industry trends, practices, and technology so we can provide you with the best investment strategies and service, especially during times of transition. Learn more about the Knox Grove team by visiting our website at www.knoxgrovefinancial.com or calling us at 609-216-7440.

1: Steve Jobs

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