

Find Me A Specialist!

By Chad Disbennett

"This is one of the most important areas of our life and I don't even know where to begin or who to hire. Frankly, I don't even know what I should be looking for. Can you help me?" explained Mr. Huston, a very well known and successful business owner, after one of my recent seminars.

As you might imagine, he is not the first to ask me that question. You yourself may be asking the same questions.

Having made presentations to thousands of people over the last decade and instructed hundreds of business owners, attorneys, and accountants on how to work with people of means, here are some of my thoughts. As we stressed, in this complex area, you need to work with a specialist. A specialist focuses on you, works exclusively with people just like you and is an acknowledged all-star.

A Specialist Focuses on You and Your Issues

The best way to determine someone's focus is to spend some time with them.

"I barely had time to speak," complained Darla, a retired woman on her own, who attempted to interview an advisor to determine if they were a specialist. That's a real give away that you're not with a true specialist: they do more than 20 percent of the talking when you first get together.

When they do talk, are they helping you think about

your dreams and concerns... or are they talking about what they do? That's the second giveaway. The first job of a true specialist is to help you determine what's most important to you and what's most urgent.

Lastly, do you understand them—do they speak in simple, plain English or use a lot of technical jargon? You also want to see a description of their Unique Process. Is it their own or someone else's... is it proprietary or trademarked?

A Specialist Helps People Just Like You

Once you have accumulated more than \$1 Million, you are in the top two percent of wealth holders in the United States. Your issues are unique. You need an advisor that serves others like you—exclusively. Do they spend 100 percent of their time, effort and education on advanced wealth preservation for people like you?

"I looked on his website and he had seven specialties. How can that be?" Dr. Kim asked me. *"It's impossible for me to be excellent in multiple specialties."*

You need to ask the advisor a few questions: What is your professional specialty? What percentage of your clients has over \$1 Million? Do you have a description of your Ideal Client? How much have you

saved your clients in taxes through your planning?

A Specialist Is an Acknowledged All-Star

"In my profession, it was clear who the true specialists were. I was a generalist before I retired. That's back when you could be one. You can't do that anymore. It's way too complex." shared a retired attorney client.

Every profession knows its "all stars." All-star speaks to proven performance. There is a big difference between even a major leaguer and an all-star. All-stars can often be identified as those who teach their professional peers... you can't fool your peers.

Here are a few good questions: For what professions have you taught? Where have you been featured? Where have you been published?

Warren Buffet said his advisors must be someone he can trust implicitly; someone who is at the top of their game professionally; and someone he enjoys spending time with. To me, that's another way to say: specialist... an advisor who focuses on you, works exclusively with people just like you and is an all-star.

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