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Working With A Financial Adviser **By News Canada**

Working With A Financial Adviser

by: **News Canada**

(NC)—With a steadily increasing number of investment choices in the market, it's easy to become overwhelmed. Without a plan in place, or the guidance and discipline to reach financial goals, it's easy to be tempted by the latest hot market fad. But this can result in investment portfolios not being aligned with financial goals. Investors may take on more risk and volatility than they want, and may experience poorer performance.

How can you protect your finances and meet your financial goals? The answer is simple: work with a professional financial adviser.

Ted Twohey, a Bowmanville, Ontario-based CIBC Imperial Service financial adviser, shares his advice about working with an adviser. "A professional adviser has the qualifications, the expertise and the necessary tools to help investors focus on the long term," says Twohey, "which is key to achieving your goals."

A good financial adviser will help you build a plan that takes into consideration your current priorities at the same time as it builds for your future financial needs. An adviser should meet with you regularly to monitor progress and make necessary adjustments.

Your adviser should be committed to:

Meeting with you personally to discuss your approach to handling your finances and helping you meet your long-term goals;

Answering any questions you may have about his or her professional qualifications, experience and compensation;

Scheduling regular sessions with you to review your plan;

Keeping you up-to-date on any changes to your investment portfolio; and

Informing you of any new investment opportunities that might be appropriate in your circumstances.

As with any relationship, it takes two-way communication to make it work. Your responsibility is to share your goals, risk tolerance, and all the information your adviser needs to manage your total financial picture. Be sure to keep your adviser informed of any changes.

Working together for the long term with your financial adviser is one of the most effective ways to meet your needs today while building for the future you want.

This article is intended to provide general information and should not be construed as specific advice. This article is not applicable in Quebec.

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Top 10 questions to ask your adviser

(NC)—Financial Planners Standards Council (FPSC) recommends asking these 10 questions when selecting a financial adviser: What are your qualifications? What experience do you have? What services do you offer? What is your approach to financial planning? Will you be the only person working with me? How will I pay for your services? How much do you typically charge? Could anyone besides me benefit from your recommendations? Are you regulated by any organization? Can I have it in writing?

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Advanced Wealth Planning Strategies

By Eric Fields

Your advanced wealth planning strategies should not consist of you going it alone. The key to advancing your wealth is building a quality team of advisor's. Your advisor's will make you or break you. Advancing your wealth cannot and should not be done by yourself. Many people make the mistake of doing everything themselves. Doing everything yourself is fine but if you want to increase your wealth you will need advisor's. Money is an emotional subject for many people. Everyone goes through money problems (even the very wealthy), how you and your team handle your money problems is what counts.

First you should hire a bookkeeper. In order to increase your wealth you must know what direction your money is flowing. Is your spending helping or hurting you? Yes there are many people who balance their own checkbooks but you need an outside opinion. The amount of money you are making is irrelevant when it comes to hiring a bookkeeper. Whether you are making 250,000 dollars a year or 25,000 dollars a year you should still have your own bookkeeper. Once you have your bookkeeper you can now go over your monthly financials. You will see what good and bad spending habits you have. Then you can work to out the bad spending habits and increase the good spending habits.

The next adviser you should have is your financial adviser. Hiring a good financial adviser is one of the best moves you can make. He can help you plan for retirement and other things. Having a 401 K with your company is not enough, be sure to get a financial adviser.

Getting a tax strategist should be your next step. It really does not matter if you are self-employed, own your own business, or have a 9-5 job. Getting a tax strategist is essential because your eyes will be opened when you see the way money is taxed for different people. You will also see how people are penalized with heavier taxes by bringing in a certain type of income.

When choosing your advisor's choose carefully. Do not just hire an adviser who makes money off of commissions. You want an adviser who practices what they preach and is successful at it. Your advisor's will be able to help you setup many advanced wealth planning strategies.

Advanced Wealth Planning Strategies was written by Eric Fields. <http://airpr23.prowealthsuccess.com/>
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