

For Better and For Worse

Five Signs You're Working with an All-Weather Advisor

It's easy to be a good partner when things are going well. It's the tough times that test the strength and value of a relationship. This sentiment applies not only to your personal life but also your finances. Effective wealth management requires the assistance of an all-weather advisor—someone who embraces their role during both bull and bear markets to help you achieve your financial goals.

Is Your Advisor Up for the Challenge?

To determine if your advisor is an all-weather advisor, ask yourself if they:



Have a plan for good and bad times

It doesn't have to be complicated, but you and your advisor need to agree on how you will respond when things get tough. It matters less what the plan is, so long as you understand and agree to it, and it serves your interests above all else.

Willingly have difficult conversations

No one likes to discuss declining account balances. But, the cyclicity of financial markets makes these conversations inevitable. During bear markets, the best advisors are open and honest, knowing the decisions you make could profoundly affect your long-term success.

Initiate communication

Even better than taking your call, the best advisors communicate proactively. From broad economic and market updates to plan and portfolio reviews, your advisor should be reaching out to you—before you feel compelled to ask for help.

Advise inaction when inaction is the right approach

In tough financial markets, some advisors address their clients' concerns by agreeing to make superficial changes to their portfolios. Good advisors stand their ground, state their case, and advise against action when inaction is in your best interest.

Take advantage of the opportunity

Living through a down market is difficult, which is why it's strange to consider it a planning opportunity. But it often is. From tax-loss harvesting to Roth IRA conversions, low asset prices may present a window to minimize your current and future taxes.

Are You Satisfied with the Results of Your Evaluation?

If you answered yes to all five questions, congratulations—you're working with an all-weather financial professional. For better and for worse, they'll be there to help you successfully navigate whatever the future may bring. If your advisor doesn't provide the service described above, talk to them about what you expect from the relationship. If they can't (or won't) give you the support you need, it's time to look for an advisor who will.

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