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Who Is The Client, You Or Your Money?



When seeking the services of a financial advisor, you aren't just finding someone to manage your money; you are finding a partner to manage your future and your legacy. That's a big deal. It involves more than just a directive about growth percentages or investment numbers; it should start with your priorities. You, your spouse, and your family are the client, not just your money.

Thinking through these matters of finances, dreams, priorities and concerns is paramount, particularly as you and your spouse plan together. A good advisor should strive to understand his or her client's and even help to uncover priorities and goals before crafting a financial plan for retirement. An advisor should help you identify how you feel about money and what you believe it should accomplish.

The right questions that you should be asked examine your past, present and future as well as at the roots of your relationship with money. What were your first experiences with it? What was it like in the household where you grew up? The advisor should ask to hear from both husband and wife. This helps to ensure both are on the same page and helps to see areas where each thinks about money differently so the advisor knows how to approach building a plan that works.

I have seen it all – couples that have had all the right discussions and know what the other wants and others who through the process learn a lot. For example, as I talked with one couple, the husband told me about his dream of cruising around the Keys in a sailboat and visiting the islands. "I'm not doing that," his wife said. "I get seasick. No way." Wouldn't you think they would have already talked about that? But it's not unusual for one spouse to look at the other and say, "I never knew you thought that."

Start with your priorities, individual and shared. It will help you and your spouse make the right financial decisions later on and allow the advisor to structure your retirement around those shared priorities.

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