



Financial Advisors

We're Just Like You

In their 2013 Financial Advice Survey,¹ TIAA-CREF found that just 56% of women feel confident that they're saving enough for retirement. Only 29% of women are confident that their investments are "allocated appropriately between cash, bonds, and stocks." And even though women are generally more risk averse than men, they need a slightly higher exposure to equities, which are inherently riskier than bonds, because they will need the returns in retirement that stocks historically provide.²

So how do you create peace of mind that you and your family will be financially secure? With the right financial advisor, you can lay the groundwork needed to meet your goals.

Who are Financial Advisors

Hopefully this isn't a surprise, but financial advisors are regular people with regular families who have financial needs and goals similar to yours. Our job is to collaborate with you—to listen, to share the information you need to make financial decisions, to present you with options, and to partner with you in your financial planning. Here are a few things that might surprise you:

 **[We have debt, too.]** Some of us take on debt to further our lives or careers, just like you. Debt is a useful tool for achieving a life goal, whether it's owning a house, getting a degree or starting a business. We can help you explore ways to finance your goals, whether it's a paying for college tuition, a wedding, or retirement.

 **[We want to be your financial coach.]** You employ us to provide an educated, objective review of your situation and to serve as your financial accountability coach. Our goal is to help you secure your future. We want to share our knowledge and best practices so you gain more control over your finances and more confidence in your future.



[We don't know it all. But we usually know someone who can help.]

The tax, legal, and financial landscapes are always changing. While we stay on top of pertinent news and trends, from time to time, we face an unfamiliar problem, question, or life circumstance. That's where our network of trusted professionals can help. We will find the answer, or guide you to someone who can help.



[The ladder to financial security is actually a jungle gym.]

We'd all like our financial journey to resemble a ladder, taking us rung by rung to the top. In reality, the journey is more like climbing a jungle gym with twists, turns, and ups and downs. There isn't just one path to financial security, and it isn't always upwards. We want to set out with you on your journey and to advise you on the decisions you'll need to make along the way. Job promotions, new home, sickness, marriage, kids, caring for aging parents—chances are that our journeys through life are more similar than not. We're just on different jungle gyms.

Here's What to Look for in a Financial Advisor

At the end of the day, you should look for an advisor who listens—a trusted companion who will join you on your financial journey. You'll want someone who will collaborate to define your objectives and identify the most attractive path for achieving them. With the right advisor, you should be able to create financial stability to secure your future despite the twists and turns that life will throw at you.

¹ "TIAA-CREF Financial Advice Survey Executive Summary." TIAA-CREF. 2013. <https://goo.gl/u26NZ9>

² "Women And Money: Why They Avoid Risk And Lack Confidence When Making Decisions." Forbes. 2012. <https://goo.gl/p3pw1j>