

The *Value* of an Objective Opinion



Professional Association of Retirement Planners®

Your retirement strategy should meet your expectations – not someone else's

In a longer lifespan, you're more likely to encounter periods of both good and bad market performance. For that reason, when planning for retirement, it's increasingly important to seek guidance from a financial advisor who can help you structure an income strategy that reflects:

- Your financial situation
- Risk tolerance
- Investment objectives

You don't want just any financial advice, but objective financial advice.

With so much at stake, it's important that you feel you can trust a financial advisor to consider a wide variety of possible solutions, including both investment and insurance products, before making any recommendations. You also want to have confidence that the advice being provided by your financial advisor is in your best interests – not his or hers.

Independent vs. *Captive*

Within the financial services industry, there are independent financial professionals who operate as self-employed business owners and sell the products of multiple financial institutions.

This contrasts with financial professionals who represent a financial institution and are employees of that institution. These employees are generally referred to as "captive" financial professionals.

While captive financial professionals are typically required to sell only the proprietary products of the financial institution that employs them, independent financial professionals are able to work with many financial institutions, providing their clients with a wider array of products from which to choose, potentially increasing the likelihood of being able to provide the best product or products for their clients' particular situations. Many independent financial advisors can help individuals create retirement strategies using a variety of investment and insurance products to custom suit their needs and objectives.

As small-business owners, independent financial advisors are likely to have fewer clients than larger companies. If "the personal touch" is important to you, you may have more luck finding it with an independent financial advisor. There's also something to be said for working directly with the business owner, who understands and has a greater appreciation for the impact each client has on his or her business.



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The Benefits of Independence

As the demand for objective advice grows, it stands to reason more people may choose to work with independent professionals. Independent financial advisors are not forced to sell only the proprietary products of a single financial institution; rather, they generally have access to a larger selection of possible solutions from a wide range of financial institutions to help clients work toward their financial goals.

Planning for retirement income today can be challenging. For this reason, you may want to consider securing objective financial advice to help you meet this challenge and take steps to help keep you on the path toward your desired financial future.

Is your financial strategy putting you on track toward the retirement you want?

Find out by getting an objective second opinion.

Call the Professional Association of Retirement Planners (PARP) at **832.987.4750** to schedule a time to meet with an independent financial professional.