

What Does Great Advisory Service Look Like to You?



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THERE ARE MANY INVESTMENT ADVISORY FIRMS that manage investment assets prudently, that say they do formal financial planning, and that follow a strict fiduciary standard to put your interests first. So what makes for a truly high-quality financial planning and investment advisory firm?

SERVICE, SERVICE, SERVICE — then MORE SERVICE

A successful client-advisor relationship begins with the preparation of a formal, comprehensive financial plan that addresses goal, retirement, estate, tax and protection planning, some aspects of which can be incredibly complex requiring deep expertise on the part of the advisor and their firm. But as astute and technically capable as they might be, it is just as important that your advisor is skilled at explaining your plan to you in a manner that gives you confidence to the point that you want to work with the advisor and their team for the long term.

Ask yourself these questions:

- Are you confident you and your advisor can develop and monitor an appropriate risk-weighted investment portfolio that will help you achieve your goals?
- Do you meet with your advisor as often as you believe you should to stay on track, monitor and update your plan?
- Does your advisor have a vision of success for you? Can they easily communicate that vision to you even when the subject is highly complicated?
- Does your advisor take your calls and make you feel that your questions are important? If your advisor is not immediately available, do they call you back before the day is over, even if it is to reschedule a time to talk with you?
- Are your review meetings well planned with plenty of time to focus on what is important to you? Does your advisor schedule enough time, so you never feel rushed?

We know that
you are the
reason for our
success.

- Is your advisor proactive as opposed to reactive? Does your advisor work well with your tax planning CPA and volunteer to attend an estate planning meeting with your attorney to make the process less confusing and more time efficient?
- Does your advisor pay attention to detail and communicate with you in a professional yet friendly manner? Do they explain complex subjects in a manner that makes you comfortable? Do they make you feel important?

The advisor you want to work with will have a long-term view of what financial success means to you. It's a service continuum that you sometimes might not notice. They'll make it look easy, even when it's not, and seamless.

A speaker from a globally recognized company told his audience of advisors, "You need to do things that absolutely delight your client." That does not always translate as technical expertise. It could be a simple "thank you" that gives you the feeling your advisor appreciates having you as a client. It will materialize as being able to work together, resolve simple as well as complex problems, plan and act diligently — and all the while, enjoy the experience.

There is so much more to high-quality service than technical expertise. Often, it is the simple things in any professional relationship that go a long way on the satisfaction scale. At HBKS® Wealth Advisors, every advisor and service team strive to deliver superior service every day. We know that you, the client, are the reason for our success.

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Joseph Kloecker offers his clients broad financial expertise amassed over more than 35 years — as a senior financial accounting officer in a large bank and as a financial planning and wealth management professional.

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