

Why You Need a Qualified Financial Advisor

The first decision you need to make is when to hire a financial advisor. Individuals and families take advantage of our professional investment and financial advice for a variety of reasons. If you can answer “yes” to one or more of the following questions, you need our services:

- ◆ Do you **lack the time or information** to successfully manage your own portfolio?
- ◆ Did you **recently receive monies** you would like to invest (such as a bonus, an inheritance, or proceeds from the sale of a company), but are unsure how you should proceed?
- ◆ Do you wonder if you will have **sufficient assets for retirement** or if you will be able to retire early?
- ◆ Did you **recently begin a new job** and are unsure how to select among the 401(k) or 403(b) choices offered by your employer’s plan? Did you leave money behind in a previous employer’s plan and now you wonder what your alternatives are?
- ◆ Have you **received stock option grants** from your employer and you have questions regarding their exercise and tax implications?
- ◆ Would you like to **reduce the capital gains tax** you pay each year? Are you concerned that investments in your taxable accounts are not achieving the highest after-tax returns possible?
- ◆ Do you need to **save for a college education** or **work on a budget** to control your family’s expenditures?
- ◆ Are you uncertain as to **how your portfolio has performed** and why, or what risks your portfolio faces?
- ◆ Would you like your portfolio to have the **appropriate asset allocation and diversification** given your personal financial goals, investment time horizon, and risk tolerance?

Contact **COMPASS Investment Advisors, LLC**
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