

# Six Reasons to Work with a Financial Professional – Video Transcript

No matter what life stage you're in, you could probably benefit from working with a financial professional. Here are six reasons why.

Reason number 1: You don't know what you don't know.

Managing your finances on a day-to-day basis is one thing. But implementing a long-term, comprehensive financial plan to fund your retirement and fulfill other goals is another.

That doesn't mean you can't do it on your own, only that you shouldn't underestimate the expertise that's required to put together an effective plan that needs to last for many years.

Reason number 2: You have good intentions, but you never set aside the time.

While financial websites, magazines and calculators may empower you to take an active role in planning for your future, they can't help you carve out the time to do so.

Reason number 3: Doing it all yourself isn't efficient.

There are many things that you could probably do yourself but instead you pay someone else to do. For example, you could paint your house, but you may be happy to pay someone else to do it. Why? Because it's more efficient.

The same is true when it comes to developing a long-term, comprehensive financial plan.

Reason number 4: You're not objective.

It's hard to look at your finances objectively. Having someone else with experience analyze your situation can be extremely helpful.

Reason number 5: Keeping up with change is a full-time job.

Change happens all the time in the financial world. Every year, the economy changes, laws change, and investments change. A financial professional can monitor these changes and recommend adjustments as needed.

And reason number 6: You see the trees, but not the forest.

Like most people, you lead a busy life, and you may find yourself caught up in day-to-day demands—financial and otherwise. A financial professional can help you see the big picture.

Your finances are important—they require the same thoughtful attention you give to other areas of your life. No matter what life stage you're in, a financial professional can help.