

How do you know if you need a financial advisor?

So, in this do-it-yourself age, why would you want to work with a financial advisor, or how do you know if you could benefit from doing so?

My focus as a personal financial advisor is on you, not your transactions

As a representative of Ameriprise Financial, a full service broker dealer, I am able to handle any securities or insurance transaction for you, but that is only a fraction of the services I offer. This short list of financial concerns may help you determine whether you would benefit from speaking with me:

- **I want to save more towards my goals**
I have an upcoming education, retirement, wedding, travel or other major expense that I am not entirely prepared for. I need to better understand how, where and how much to save. I would like to learn about the tax benefits of saving.
- **I have tax planning strategy concerns**
I think that I'm paying way much to the government and am looking for ways to hang on to more of what I make.
- **I want to be prepared and ready to retire**
I would like to retire early (or on time) and want to make sure I can support myself (and my family) in the style I'd like after retirement. I am unsure how to fulfill my changing needs once I am on a fixed income.
- **I would like to be a better investor**
I'm interested in learning more about how to make more intelligent and timely investment choices. How to better manage my retirement plan at work, where to save for my long and short term goals, how to make sure my various accounts are all working together towards my personal goals, and what I should look out for in today's marketplace.
- **I need to review my insurance portfolio**
I have not reviewed my insurance needs in some time. I have some old policies or none at all. I am not sure what my employer offers or if it is a good deal for me. My situation has changed but my insurance has not. I am not fully educated on what types of life, health, disability and long term care are out there.
- **I am a business owner or Human Resources Director**
I want to make sure my employees are getting the most out of their finances and our program at work. My business could use a review of our current benefits package.
- **I would like someone to "check my work"**
I think I have done a good job financially, but would appreciate a professional look, to see if I could be doing more.
- **I have Estate Planning strategy concerns**
I need to update my will, guardianship for my children, powers of attorney and/or health care proxies for myself and my parents. I need to address protecting my assets from the IRS or NYS to help ensure an inheritance for my family.

At our complimentary initial consultation we will be sure to review your goals and current situation and I will offer you actionable advice. Please contact me by phone or email with any questions, concerns, or if you know of others who could benefit from speaking with me. I look forward to being a resource for you.

Rob Martino, CFP® , CLU® , ChFC® , CRPC®

Financial Advisor | Franchise Owner | CERTIFIED FINANCIAL PLANNER™ Practitioner

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The initial consultation provides an overview of financial planning concepts. You will not receive analysis and/or recommendations. Consult with your tax advisor or attorney regarding specific tax issues.