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6 key questions to ask your Financial Advisor to start 2025

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Wealth management requires constant adaptation to economic, political, and fiscal changes. As 2025 begins, take the time to review your investment strategies and ask your financial advisor the right questions to navigate effectively in this evolving environment.

1. What investment strategy should I adopt given the economic outlook and interest rates for 2025 ?

The year 2025 begins with historically high interest rates, stabilized after successive increases in 2023 and 2024. Central banks, such as the U.S. Federal Reserve (Fed) and the ECB, maintain cautious monetary policies to contain inflation.

What you need to know :

- **Attractive rates** : Bonds and fixed-income products could offer competitive yields, appealing to cautious investors.
- **Sector opportunities** : Technology, renewable energy, and healthcare continue to attract investors, while interest rate-sensitive sectors like real estate remain under scrutiny.

👉 **Good to know** : If you're seeking stable returns, fixed-rate bonds could potentially be a good option this year, while cyclical stocks might offer medium-term growth opportunities.

Question to ask :

"Given current rates and the 2025 forecast, what asset mix do you recommend to optimize returns while minimizing risks?"

2. Should I increase my exposure to emerging markets in 2025 ?

Emerging markets, driven by an estimated economic growth of 4.5%, present interesting potential, but geopolitical risks and currency fluctuations remain key factors.

What you need to know :

- **Differentiated growth** : Asia continues to show strong momentum, particularly in India and Southeast Asia, while Latin America delivers mixed performances.
- **Increased volatility** : Geopolitical tensions, such as in China, could affect short-term results.

👉 **Good to know** : Geographic diversification with moderate exposure to emerging markets can enhance your portfolio's overall return. The U.S. remains the dominant market in 2025.

Question to ask :

"Which emerging markets show the most promise in 2025, and how can I integrate these investments while limiting risks ?"

3. How should I adjust my diversification strategy given persistent inflation and geopolitical risks ?

Although inflation has slowed, it remains above average in many regions. Geopolitical events, particularly in Eastern Europe and Asia, continue to disrupt markets.

What you need to know :

- **Inflation-resistant assets** : Real estate, gold, and commodities have the potential to help preserve purchasing power.
- **Sector diversification** : Emerging technologies and renewable energy could potentially offset risks in more traditional sectors.

👉 **Good to know** : During periods of uncertainty, investing in real assets (such as real estate funds or gold ETFs) may provide a hedge against inflation.

Question to ask :

"What adjustments do you recommend for my portfolio to address inflationary risks and geopolitical disruptions ?"

4. Are socially responsible investments (SRI) a priority in 2025 ?

SRI, incorporating environmental, social, and governance (ESG) criteria, is gaining popularity. With stronger climate policies, these investments attract attention for both their impact and performance.

What you need to know:

- **Growth potential** : ESG funds often may perform on par with traditional funds.
- **Tax advantages** : Some countries offer incentives for investments in green and sustainable projects.

👉 **Good to know**: Check if specific tax benefits in your country apply to your ESG investments.

Question to ask:

"What potential impacts might the new U.S. administration have on ESG solutions in 2025 ?"

5. How will 2025 tax policies affect my dividends and capital gains ?

Planned tax reforms this year may alter the taxation of investment income, particularly dividends and capital gains.

What you need to know :

- **U.S. taxation** : A status quo in taxation is expected for now, with major reforms likely in 2026.
- **Tax optimization** : Favor investments in tax-advantaged vehicles (such as retirement accounts or life insurance).

👉 **Good to know** : Consider rebalancing your investments to minimize tax impacts, including selling low-yield assets.

Question to ask :

"How can I adapt my strategy to maximize net returns given the 2025 tax landscape ?"

6. How can I capitalize on high-growth sectors like AI and renewable energy ?

Disruptive technologies, such as artificial intelligence (AI), and renewable energy continue to transform the economy. These sectors could potentially offer growth potential for long-term investors.

What you need to know :

- **AI**: Applications in industries such as healthcare and finance are booming, attracting massive investments.
- **Renewable energy**: Political support and technological advancements drive this critical sector for the energy transition.

👉 **Good to know** : ETFs specializing in AI or renewable energy provide easy access to these opportunities while diversifying risks.

Question to ask :

"What funds or stocks would you recommend to take advantage of trends in AI and renewable energy in 2025 ?"

Conclusion

Asking your financial advisor the right questions at the start of the year will help you adopt a strategy aligned with your goals and current trends. Consider challenges such as persistent inflation and geopolitical tensions while exploring opportunities in emerging and sustainable sectors.



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