

Financial Planning & Investment Management with Paul Stierhoff, CFP[®]

I wish I had asked when he was alive!

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I have found, over the years, that in every couple there is typically one who handles the financial and investment decisions. While it can be either the husband or the wife, more often than not it is the husband. When I find this to be the case I generally counsel the spouse who is not as involved in the financial decisions to still take the time and ask questions of the decision maker while he or she is around so as to be aware of what is being done and why. Ask questions while your trusted spouse is around to help guide you. All too often I hear from the wife after a husband has passed away. A common thread in the conversations that follow is a statement along the line of "I wish I had paid attention and asked questions about our investments and finances when he was around."

Also, speak with your financial advisor and ask questions so that you have a basic understanding of what is going on with your investment account. If your financial advisor makes you feel small when you ask questions, or brushes you off, I suggest you find another financial advisor. A trusted financial advisor will understand your situation and your confusion. That advisor should be willing to help educate and guide you so that you have the tools to handle things on your own if it comes to that.

Paul Stierhoff, CFP[®] has committed himself to meeting the financial planning and investment management needs of his clients for more than 30 years. If you have questions or would like to find out more information on this topic, or any other investment or financial planning related topic contact Paul at (800) 922-0584 ext. 3009 or email at pstierhoff@rseelaus.com.

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