

## You May Need a Cohesive Wealth Management Team... Here's Why.

Chances are, you know that you likely need to tap the expertise of multiple professionals over time to pursue optimal financial results in your life. That's because finding one person or entity with the full depth and breadth of knowledge required to effectively address all of your wealth management needs and wants—especially the complex ones—can feel like searching for a unicorn.

You may already be working with a diverse group of advisors—which might include wealth managers, accountants, attorneys and other specialists. However it's not enough to simply hire a bunch of highly qualified individual professionals and hope to get optimal results. They need to be *working together*, in a coordinated manner, on your behalf to get the results you deserve.

Simply put: When it comes to managing your financial life, you don't just need a roster of players—you need a *cohesive team*.

### THE COORDINATOR

A cohesive wealth management team has a coordinator—a professional who has a full understanding of the clients' situation and what is important to them, and who works closely with the various appropriate experts to pursue the best results possible.

Typically, a wealth manager acts as the coordinator—although accountants, trust and estate attorneys, and others can take on this role. The coordinator draws on the skills and expertise of a broad array of specialists to deliver various wealth management solutions and services. These specialists provide the specific niche expertise the coordinator does not personally possess.

**EXAMPLE:** A wealth manager may see the need for a client to have an advanced-level asset protection plan involving trusts or other tools. They would then bring in a professional who specializes in asset protection plan design and implementation.

The other members of your cohesive wealth management team whom the coordinator is managing should have four main characteristics:

- **Specific expertise.** They should be among the very best authorities in a relatively narrow area, such as estate planning.
- **Integrity.** The highest ethical standards are indispensable.
- **Professionalism.** In every way—from responsiveness to inquiries to ongoing learning—the specialists should embrace professionalism.

- **Personal chemistry.** There should be a strong level of comfort and appreciation between everyone involved on your cohesive wealth management team.
- **Collaboration.** Each member should communicate and coordinate effectively with the coordinator and others to deliver comprehensive and personalized solutions to you.

There's also the issue of follow-through and accountability. The coordinator of your cohesive wealth management team should stay in close contact with you to ensure the various specialists working on a plan for you are delivering as promised.

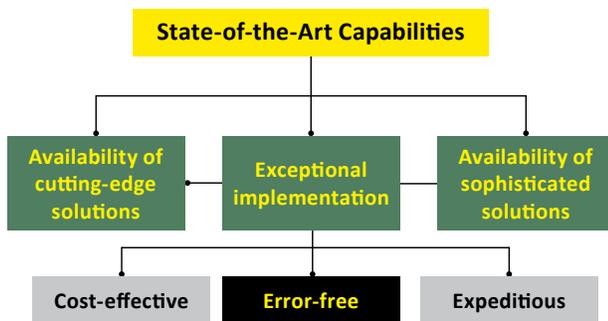


## STATE-OF-THE-ART CAPABILITIES

One key attribute of cohesive wealth management teams that makes them so adept at pursuing great results is that they have state-of-the-art capabilities. Your cohesive wealth management team must be able to deliver the appropriate solutions to match your requirements, from the basic to the most sophisticated.

State-of-the-art capabilities have three dimensions (see the chart below). A cohesive wealth management team that uses these capabilities is able to deliver sophisticated and even cutting-edge solutions when appropriate. Sophisticated solutions are intricate and complex strategies with many moving parts. Cutting-edge solutions are innovative ways to get the results you desire that are uncommon and scarce.

### State-of-the-Art Capabilities



Regardless of the type of solution, a key component of state-of-the-art capabilities is exceptional implementation of any solution chosen. This means that execution is:

- **Cost-effective.** While not cutting corners, the ability to choose the most appropriate solutions and implement them well keeps costs down, saving you time, energy, money and lost opportunities
- **Error-free.** Mistakes are exceedingly rare when it comes to high-performing, cohesive wealth management teams.
- **Expeditious.** Doing things on time or before deadline is characteristic of cohesive wealth management teams.

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## Better Solutions, Lower Costs

Cost is time, energy, money and lost opportunities. A collaborative and cohesive wealth management team will lower costs in terms of saving you time and energy, and often offers more comprehensive solutions that fulfill your intent.

A collaborative wealth team can also reduce your monetary costs since the coordinator can share pertinent information and intentions to save the other professionals fact gathering time. In addition, having the coordinator interface with the other professionals reduces potential mistakes by ensuring they understand your purposes and intentions.

## Getting results

Ultimately, when it comes to managing wealth, we believe that no one person can do it all at the highest levels of excellence—not even someone with extraordinary talent and drive. That’s why you need to work with top-of-the-line experts to help you address your financial concerns . Just as important, those experts need to work together—in a coordinated, comprehensive manner—on your behalf.

Supported by a cohesive wealth management team, you have the potential to access state-of-the-art capabilities as you pursue the best possible outcomes for your situation.



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Founder and CEO

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