

# Create Financial Resilience

Experts can help you build a healthier financial future



## When to Call a Professional

Life's major milestones, including planned and unplanned events, often have significant financial impact and can lead to added stress. Most people can handle day-to-day financial matters on their own. But when confronted with bigger financial decisions—no matter your age or income level—a professional financial adviser can help you make informed choices and feel more confident about your financial future.

**You might want to consider expert assistance if any of the following sound familiar:**

- You've just experienced a major life change such as marriage, divorce, a big raise, or new addition to your family
- You feel lost when planning your financial future
- You don't have the time or inclination
- You like managing these decisions yourself but would like an impartial second opinion



## Hiring a Financial Advisor

Once you've decided it's time to bring in a pro, research your options and ask friends and colleagues to recommend a good adviser. After you've identified potential candidates, interview each one to help find the right fit.

- Find someone who expresses an interest in your future. Your financial adviser shouldn't just talk at you; they should ask questions about your plans, dreams, and concerns, and actively listen to your responses.
- Select an adviser with a solid reputation and at least five years' experience. Ask candidates for references and specific examples of how they helped clients like you reach their goals.



## A Financial Myth-buster

A common myth about financial advice is that it is only for the affluent. However, everyone can benefit from professional help and guidance, regardless of income. Because your financial status and priorities will change throughout your lifetime, a financial adviser can help you assess your financial goals and take action with increased confidence.



***CONCERN clients are entitled to two free 30-minute sessions with a financial consultant who can help you build a customized financial plan. Visit [www.concern-eap.com](http://www.concern-eap.com) to request this service or learn more.***



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Looking for more useful information on ways to Create Financial Resilience? Check out the Resilience Hub™. First-time users will have to type in your company name to access the site.

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