



Marc S. Freedman CFP® is the author of the soon to be published book, *The Financial Advisor's Guide to Building Life-Long Client Relationships*, published by FPA Press (Spring 2008).

## Freedman Financial

How often do you say to yourself, "Today's world is so different." Well, it's especially true in the world of financial planning. As baby boomers (those born between 1946 and 1964) turn 60 (10,000 of them every 18 seconds), they've overhauled the traditional methods of retirement income planning by demanding more services and advice from the financial planning community.

As such, a few North Shore Financial planning firms have transformed themselves into providers of "peace of mind" to the baby boom generation; services that go well beyond asset allocation and investment solutions.

These Certified Financial Planner professionals understand that the "non-financial" issues surrounding this next phase in the lives of baby boomers are more daunting than ever imagined.

- What will you do when you no longer have employees reporting to you or requesting your advice?
- Can you make meaningful contributions to the community in the same way you contributed your time and efforts at work?
- How well will you adjust to all this new found time with your spouse?
- How will you actually SPEND all the money you've worked so hard to accumulate?
- When will you determine it's the right time to simplify your financial life and focus on the things you truly love and that give meaning to your life?

Ask yourself, "Does my financial planner ask me these questions?" If not, you may want to ask yourself, "Why not?"

Genuine financial planners ask these questions of clients every day. When you engage in a relationship with a financial planner, be certain that they ask the questions YOU want, and that they understand your complete financial picture before offering any recommendation or advice.

Though it remains a mystery to the public, financial professionals can act in two different capacities: One where they are only required to offer "suitable investments" and another, "in a fiduciary-like" manner, where they must place their clients' interests first.

When you can distinguish between the two – and find the relationship that suits your needs – you will have found a trusted relationship with a financial planner that will last a lifetime.

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