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* Factors included in the rankings are assets under management, revenue produced for the firm, and client satisfaction.

business *watch*

Getting Your House In Order

By G. Carl Mahler, Jr. CFP®



We at The Pinnacle Group provide comprehensive wealth management for our clients. Investment consulting is only one of the elements that

make up the entire process of holistically watching over anything and everything financial for a family. Unfortunately, it's the only area that gets the attention of the vast majority of those practitioners who profess to do it all. People who want to invest your money are a dime a dozen. People who deal with every facet of your financial lives are preferred. In fact, industry statistics suggest that only 6.6% of those professing to provide comprehensive wealth management services actually do it.

Beyond Investment Consulting, the next piece of Wealth Management is Advanced Planning. That's where we focus on Wealth Enhancement to minimize taxes and maximize cash flow, Wealth Transfer to make sure assets are titled properly so they pass seamlessly to your family after your death, Wealth Protection to keep assets from being taken from you unnecessarily, and ultimately, Charitable Giving.

Industry statistics also tell us that successful families who have accumulated wealth have five major concerns:

- Losing their wealth
- Mitigating income taxes
- Caring for heirs
- Having assets taken unjustly
- Making meaningful gifts to charity

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Practitioners who embrace a wealth management consultative process help people make smart decisions about their money. They provide comfort and confidence for those who have managed to build assets well beyond those needed to maintain basic comforts.

We have recently lost a few of our long-term clients, and I can't tell you how much it means to a grieving family when mom and dad have taken the steps necessary to put their house in order before either passes away. As part of our overall service package we routinely suggest that we host a family meeting in our offices, bringing all of the children together to look at their parents' assets and liabilities, how they are titled, and how they will be distributed at death. In some cases it has taken years before the parents felt comfortable enough to disclose their financial picture to family, but most ultimately saw the inherent benefits of laying things on the table during their lives to avoid family conflict later. Some haven't yet gotten there. Some have died, having never gotten there. As I mentioned earlier, we have recently lost several clients, some in both camps.

I could spend hours sharing our experiences meeting with family members in both situations. Unfortunately, we're not able to share their stories, but I can assure you, we sometimes see very, very different people after the fact. So, I urge you to Get Your House In Order. Work with someone you trust completely, an advocate who knows and thoroughly understands you and your goals and will work towards the achievement of all. ■

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