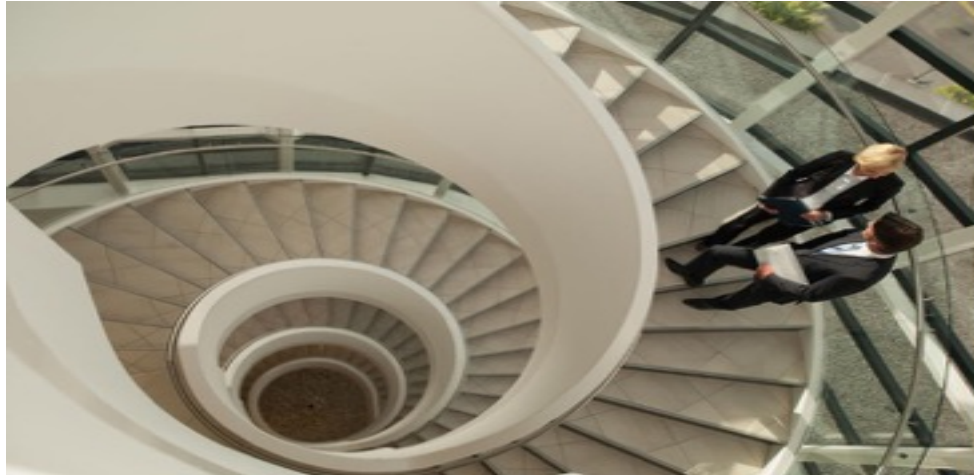




3 Reasons You May Need an In- vestment Advisor

A DO-IT-YOURSELF ANALYSIS





If you have ever thought of hiring an investment advisor to manage your portfolio but haven't been sure, here are three important questions that may help you decide if engaging an advisor is the right choice for you:

Do you have the time to manage your own portfolio?

If you are currently a do-it-yourself investor, you know that to get things right you need time to research a wide array of stocks, bonds, mutual funds, and ETFs as you build a portfolio that will see you through to your financial goals. But if you can't commit enough time to managing your portfolio on a regular basis and to monitoring it over time, then engaging a professional advisor may be right for you. Investment advisors spend their time focusing on achieving their clients' investment objectives.

Do you have the interest, knowledge, and experience to be a successful investor?

Having time is one thing, but for many, having sufficient interest in all the important aspects of investment management is another thing entirely. Little knowledge and little experience in the arcane world of investment management can be an additional roadblock.

Whether you choose to engage an advisor such as Waterstone Advisors, or to manage your portfolio on your own, answering these simple questions can help you more easily decide the best route for you.

Yet our retirement system of 401Ks and IRAs puts each of us in the role of securities analyst and portfolio manager for our own portfolios. That would be much like each of us having to be our own medical doctor diagnosing and treating our own medical conditions!

As accomplished as we may be in our full-time careers, asking us to be similarly successful as part-time investors may be counterproductive. An experienced, knowledgeable investment advisor could be your professional full-time investment manager guiding your investments with the skill necessary to help you reach your objectives.

Can you control your emotions sufficiently to keep your portfolio on the straight and narrow?

Perhaps the easiest way to know the answer to this question is to see how your portfolio has done over time. If your performance has trailed the markets by wide margins and left you perplexed as to why, the culprit may be your emotional reactions to the ups and down of the markets. A professional investment advisor takes the emotion out of investing, knowing that a well-defined process that includes a clear investment plan with rational risk parameters beats emotions by a mile every time.

Disclosures

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