

## You Deserve the Benefits a Financial Professional Can Offer

What keeps you up at night? If you're like 48% of Americans, it might be your personal finances. That's the percentage of people in a [Bankrate survey](#) who said they have lost sleep in the past year over worries about money.

But even if you regularly slumber for a solid eight hours, you've probably had questions or concerns about your finances. Perhaps you've even struggled with them.

Here's some good news: Help is available for people like you, at any life stage and at almost any economic station. Are you:

- A new graduate with piles of student loan debt?
- Someone entering the job market or considering a career change?
- A young couple contemplating marriage and/or a family?
- A homeowner or someone who wants to be one?
- A breadwinner worried about your family's well-being should you no longer be able to provide support?
- Parents preparing for your children's education or wanting to leave them financial legacies?
- A working adult hoping to fund a happy and secure retirement?
- An older person concerned about outliving your savings?
- Anyone with dreams or aspirations, seeking to live your best life?
- If so, there is a [financial professional in your community](#) who can help. Everyone, no matter how old or young or where you may live, deserves the benefits that come from working with an agent or advisor who will look out for your best interests.

### Why You Deserve the Benefits of Working With a Financial Professional

Financial security is a fundamental need, essential to living a successful and fulfilling life. But money matters can be daunting. They are often complicated and confusing or even scary. The most confident among us may be racked with uncertainty when dealing with our personal finances. We don't want to make a mistake, or maybe we don't even know where to start.

We also face a strong cultural reluctance to openly and honestly discuss money matters and, particularly, our own money problems. We need money to live a comfortable life but talking about money often makes us uncomfortable.

Fortunately, insurance and financial advisors have seen it all. They've worked with people like you and others in your situation. They know what questions to ask and how to start important conversations, even the uncomfortable ones. They have dedicated their professional lives to facing difficulties and making them easier for clients just like you.

Their experience is bolstered by training. Strict licensing requirements include mandatory continuing education, and the vast majority of agents and advisors are naturally life-long learners. They have the support of an industry that values customer service and whose reputation depends on the success of their clients. Those who are members of professional associations like the [National Association of Insurance and Financial Advisors](#) (NAIFA) have additional resources to help them serve clients and agree to abide by a [Code of Ethics](#) requiring them to put their clients' interests first.

You deserve to work with a financial professional because your success should not be hindered by a lack of financial literacy, experience, or expertise. You deserve the customized, individual attention only a professional advisor can offer because financial solutions are not one-size-fits-all. It's called personal finance for a reason. You deserve to work with an advisor who wants you to succeed as much as you do.

## **Providing Expertise and Peace of Mind**

People who work with financial professionals are more likely to establish detailed financial goals, develop plans, and stick to them. According to [one study](#), investors who work with professional advisors see returns 3% greater than those who go it alone. And that return is not necessarily due to choosing "hotter" investments.

Those working with advisors are more likely to act based on their plans, rebalance their investments when necessary, consider a full range of risks and opportunities, and make decisions that take advantage of tax provisions and other laws. Their actions are guided by their goals and desired outcomes. They are less likely to make emotional decisions based on fear or panic. In short, they benefit from the expertise and peace of mind advisors provide.

You have goals and dreams, and you're doing your part by working towards them. Your insurance and financial advisor exists to help you crystalize your goals and make your dreams a reality. It's what you deserve.

And it might help you sleep better at night.

## About the Organizations in the Financial Security Alliance

**ABOUT ILTCI:** The Intercompany Long-Term Care Insurance Conference Association, Inc. (ILTCI) is a public, non-profit, charitable, scientific, educational tax-exempt public benefit corporation. Our Annual Conference and multiple initiatives help a diverse group of Americans grappling each day with the impacts of our aging society. To learn more, visit [www.iltic.org](http://www.iltic.org)

**ABOUT INTERNATIONAL DI SOCIETY (IDIS)** is an organization whose members dedicate themselves to providing disability insurance to individuals, families, business owners, and employers to afford financial security in the event that an unforeseen disability occurs. We are devoted to growing consumer awareness and enhancing the disability insurance industry by expanding our members' resources, remaining current on industry trends, and providing a community for producers, distributors, underwriters and carriers to establish relationships and drive innovation.

**ABOUT LIFE HAPPENS:** Life Happens is a nonprofit organization dedicated to helping consumers take personal financial responsibility through the ownership of life insurance and related products. The organization does not endorse any product, company or insurance advisor. Since its inception in 1994, Life Happens has provided the highest quality, independent and objective information for people seeking help with their insurance-buying decisions. To learn more, visit [www.lifehappens.org](http://www.lifehappens.org).

**ABOUT NAIFA:** Founded in 1890, NAIFA is the oldest, largest, and most prestigious association representing the interests of financial services professionals from every Congressional district in the United States. Our mission – to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members – is the reason NAIFA has consistently and resoundingly stood up for financial services professionals and called upon members to grow their knowledge while following the highest ethical standards in the industry. Visit NAIFA at [www.naifa.org](http://www.naifa.org).

**ABOUT NAIFA's LECP:** NAIFA's Limited & Extended Care Planning Center empowers professionals to network with solution and service providers to share best practices, directly access subject matter experts, research, training and resources, and provide thought leadership so we may continue to address the changing needs of the market. To learn more, visit [www.lecp.naifa.org](http://www.lecp.naifa.org)

**ABOUT PROTECTING EVERY FUTURE:** Protecting Every Future is a network of diverse voices and people who believe we deserve common-sense policies that protect and strengthen the financial futures of all Americans. We make it our mission to give advocates a platform to speak their minds about financial security to all levels of government. We promote the importance of planning for a reliable financial future; encourage policymakers to take actions that protect retirement benefits and fight for reasonable policies that empower financial security for all Americans. Visit [everyfuture.org](http://everyfuture.org)