

Building Your Financial Dream Team

Managing money can sometimes feel overwhelming. There are so many moving parts: saving for retirement, paying taxes, planning for your family's future, and making thoughtful investment decisions. The good news is you don't have to figure it all out alone. Your financial advisor can help guide and support you as you build toward your goals. And a wider team of trusted professionals—who coordinate and bring different skills to the table—can add even more structure to your financial life.



The Financial Advisor: Guiding the Big Picture

Your financial advisor often serves as the central point for your financial team. They take time to understand your priorities, whether that's buying a home, saving for education, preparing for retirement, or feeling more confident about day-to-day finances.

Advisors can help design a plan tailored to your situation and adjust it as life changes. They may guide investment choices, suggest approaches to managing risk, and coordinate with your Certified Public Accountant (CPA) or attorney. Many clients find it helpful to work with an advisor when they're starting out, navigating major life transitions (such as marriage or parenthood), approaching retirement, or experiencing significant financial changes.



The Certified Public Accountant: Managing the Numbers

Taxes affect nearly every aspect of your plan. A CPA can help prepare and file your returns, offer year-round guidance on ways to manage taxes, and bring clarity when life events get more complicated—like when starting a business, selling property, receiving an inheritance, owning rental real estate, managing multiple income sources, or handling stock compensation.

CPAs can represent you before the IRS if issues arise, and they frequently collaborate with your advisor to keep cash flow and investment decisions aligned with your tax picture.



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The Estate Planning Attorney: Preparing for the Future

Estate planning helps you communicate your wishes and consider your loved ones. An estate planning attorney helps put legacy documents in place (such as wills, trusts, powers of attorney, and health care directives) and can explain state-specific rules. They may offer strategies to help reduce taxes where applicable and guide executors or trustees through probate or trust administration. It's wise to revisit your plan with your attorney after major life events such as marriage, divorce, the birth of a child, or significant changes to your assets.



The Insurance Professional: Protecting What Matters

Insurance is a key piece of financial security. An insurance professional can help you evaluate needs for life insurance, disability coverage, long-term care, and liability protection. They can explain policy options, help you review coverage as circumstances change, and coordinate insurance strategies with your overall plan. Major milestones, such as buying a home, starting a family, changing careers, or nearing retirement, are good times for a check-in.



Other Professionals Who May Play a Role

Depending on your circumstances, you might also work with other specialists. A real estate agent or broker can help with buying, selling, or investing in property. If you own a business, you may engage consultants for strategy, systems, succession planning, or financial optimization. Other specialists could include appraisers, trustees, philanthropic advisors, or property managers.



How They Work Together

Each professional brings a different perspective, but collaboration adds real value. A financial advisor and a CPA may coordinate to ensure investments and cash flow reflect tax considerations. An estate planning attorney and advisor can help align retirement and legacy plans with your documents. An insurance professional can work with a financial advisor to integrate protection strategies. In some situations, the whole team coordinates on wealth transfers across generations.



Your Financial Dream Team

Who does what and when to call them



Financial Advisor

Plans, investments, and coordination as life changes.



CPA

Tax prep, planning, and strategies for complex financial situations.



Estate Attorney

Wills, trusts, powers of attorney, health care directives, and probate guidance.



Insurance Professional

Life, disability, long-term care, and liability protection.



Other Pros

Real estate and business consultants for specialized needs.



Putting Your Team in Place

Think about which professionals could support you now and which you might add over time. Everyone's team looks a bit different based on goals, family, and stage of life. If you're seeking help for a specific area, your advisory firm can often suggest professionals they know, trust, and collaborate with. By surrounding yourself with professionals who bring complementary expertise, you'll gain access to guidance that can help you move forward with clarity and confidence.