



6 Potential Blind Spots

In Your Investment Strategy



Feel confident in your financial future.

A guide to preserving your wealth.

Whether you're looking to save for retirement, minimize your taxes or optimize your current investments, you want to invest your resources wisely. But lately, you've wondered if your current financial plan is standing in the way of your success.

We believe working with a trusted, experienced financial advisor can help you ensure your wealth is managed, as you work towards your retirement and long-term goals.

With over 20 years of industry experience, we've created this free guide to help you identify (and potentially eliminate) blind spots in your financial strategy. We hope this guide will bring clarity as you plan for your future.



Blind Spot #1

Failing to identify and define clear, long-term goals.

Every successful financial plan begins with visualizing the finish line. What does success mean to you? What are your dreams for your lifestyle and your retirement? An experienced financial advisor will ask guiding questions to help you identify your goals—and create a comprehensive strategy to help you get there.

Many of our clients desire to increase their standard of living (or at a minimum, maintain their standard of living) in retirement. A financial advisor can help you determine how much you need to retire comfortably, evaluate your current financial path and work backwards to create an investment plan. Your financial strategy isn't complete without a plan for the unexpected.

Protecting your family with disability and life insurance can ensure you remain on track to meet your goals.

Blind Spot #2

Working with an inexperienced advisor.

Experience is the best teacher. Many financial advisors are new to the industry and few have the expertise required to help clients through challenging market years. The success of your long-term plan depends on an experienced advisor who remains steadfast through economic uncertainty and offers trusted guidance you can count on.

Over the last 21 years, the professionals at Klein Wealth Management have aimed to help clients confidently navigate the challenging 2000, 2002, 2008 (and 2020) financial markets. The key to feeling steadfast through market dips and swings is following a disciplined, long-term financial plan with an experienced advisor. Will your advisor's experience stand up to the test of time?



Paying excessive fees through high-cost investments.

Every investment has a cost. But even a tiny difference in a fee percentage adds up over time, eating away at your potential investment returns. Many investors mistakenly believe that a high-price mutual fund means higher quality, but historical research shows higher-cost funds generally underperform lower-cost funds.

With all the investment options available on the market, there is no reason to have your money invested in low performing, high cost, tax-inefficient portfolios. Our professional training and experience allow Klein Wealth Management to design portfolios for your specific situation. Our portfolios are based on your risk tolerance, structured around low-cost mutual funds and designed to help you save on unnecessary fees. How much are your investments costing you?



Blind Spot #4

Not understanding what your advisor charges.

If your financial advisor has a complicated pricing structure that makes it hard to determine how they get paid—they aren't worth working with. If you're not sure what your advisor charges, you could be sacrificing valuable investment returns.

Some providers hide their fees through the use of complex investments that make it near impossible to understand how they are getting paid or what the investor is being charged. Other advisors use outlandishly expensive investments and provide unattainable expectations to justify their high cost.

We charge clients a flat percentage per year, broken down into 4 quarterly billed payments. We offer pricing transparency and aim to keep advisor fees low—with the goal of helping you keep more of your money.

Blind Spot #5

Building a tax-inefficient portfolio.

When it comes to investing, it's important to not only maximize your returns—but to minimize the amount you owe in taxes. An experienced financial advisor can help you reduce the effect of taxes on your investments and maximize the tax efficiency of your portfolio.

We may use Tax Free Municipal Bonds, Roth Conversions or tax loss harvesting strategies to potentially maximize your current tax efficiency and also maximize the tax efficiency of the estate you will leave for your heirs. Does your financial strategy include tax-efficient strategies?





Blind Spot #6

Failing to regularly review your plan with your advisor.

Most advisors don't take time to communicate with their clients consistently, especially as the years go on. Your financial strategy shouldn't be "set it and forget it."

A great advisor will review your investments regularly and meet with you in-person at least once a year, if not more. We meet with clients every 6 months to review their investments and track progress on their established financial plan.

Lack of reliable communication and poor customer service from your financial advisor is a red flag—you deserve a financial advisor who makes time for you.



Did You Know?

Tracking your investment performance shouldn't require a complicated formula. As our client, you receive access to a personal financial website that updates daily with the market changes. You can log-in to review your current financials at any time and track progress towards your long-term goals.

You need a disciplined, long-term investment strategy.

to preserve and manage your wealth.

For the last 20 years, we've helped families and individuals establish a financial plan that brings clarity. As an independent firm, we believe our clients trust us to deliver honest, transparent and objective advice to help them work toward their goals.

Together, we can create a disciplined investment strategy designed to preserve the retirement you're working towards while aiming to save money on unnecessary fees.

Here's how we can help:

Identify Your Goals. In our first meeting, we listen carefully to help you identify your long-term goals and evaluate your current financial picture.

Create A Strategy. With your unique goals in mind, we create an investment strategy based on your risk tolerance and structured around low-cost mutual funds. We monitor your investments regularly and offer consistent communication to help you feel confident about your financial path.

Gain Clarity. With a trusted advisor on your side, you'll feel confident and secure (even through changes in the market) as you navigate towards your retirement goals.

Book a meeting with Klein Wealth Management to create a clear pathway toward your goals, or [visit our website](#) for more information.

[Schedule a Call](#)



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