



# A Wealth Advisor for Life: Why Ongoing Planning Matters

At Life By Design Investment Advisory Services, we believe that wealth management is not a one-time event, but a lifelong journey that requires trusted partnership. That's why we offer an ongoing, fee-based wealth advisory model that supports our clients through every life transition.

## **Why a Fee-Based Wealth Advisor Makes All the Difference: A Client's Story**

Recently, one of our clients shared a story that illustrates the impact of this approach. A close friend of hers had just lost her husband and found herself suddenly responsible for managing complex financial matters: estate decisions, taxes, retirement accounts, and all. In the midst of her grief, the friend confided, *"I feel completely lost trying to manage everything on my own. You always seem so calm with this financial stuff."*

Our client gently replied, *"I stay calm because I don't handle it all alone. I have a wealth advisor I trust. Someone who's walked with me through every stage of life."*

Rather than paying hourly for fragmented financial advice when a crisis occurs, our client opted for an ongoing partnership with LBDIAS, one where her financial life is proactively managed through every season. From retirement transitions and market shifts to evolving tax laws and unexpected life events, nothing is left to chance. With Life By Design Investment Advisory Services, she doesn't have to scramble each time life changes. Her goals, priorities, and portfolio are already known, reviewed regularly, and fully integrated into a comprehensive strategy.

Together, we anticipate rather than react. We are planning ahead for income needs, optimizing tax strategies, and building a thoughtful legacy that includes support for family and philanthropic goals.

Meanwhile, her friend had been paying hourly for sporadic advice over the years. It had worked while life was simple, but when life became complex, that approach fell short. There was no big-picture plan, no advisor who truly knew her, and no one on standby to guide her through a major life transition.

That conversation didn't end with sympathy... it sparked a turning point. Recognizing how much peace of mind her own planning relationship had brought, our client encouraged her friend to explore whether LBDIAS could offer the same. She knew that the value of having a trusted advisor isn't just about finances. It's about having a guide who understands your life, your values, and your vision for the future.

It's through this long-term partnership that our client has come to deeply appreciate the value of ongoing financial planning. Her experience highlights what many individuals realize too late: financial peace of mind isn't achieved through one-time advice, but through continuous guidance tailored to life's changing seasons.

This story illustrates the ethos of Life By Design Investment Advisory Services. At LBDIAS, portfolio oversight is never offered in isolation, it's offered only as part of a broader, ongoing planning relationship rooted in each client's goals and life vision. Here are five reasons her experience resonates and why a fee-based relationship with a wealth advisor for life can make all the difference:

### **1. Life Doesn't Happen by the Hour—Your Financial Advice Shouldn't Either**

Hourly financial services can work when life is predictable. But during major transitions like retirement, loss, illness, business exits, or legacy planning, clients don't need limited-time advice. They need someone who already knows their full financial picture and is ready to act as a fiduciary guide in the context of their long-term goals.

With our fee-based approach, we're not watching the clock... we're watching out for you.

### **2. It's About More Than Your Portfolio**

While investments matter, our client's peace of mind came from knowing every aspect of her financial life is coordinated: taxes, estate planning, risk coverage, charitable giving, and even family financial education.

Our ongoing relationship allows us to integrate each of these components with your life goals and your assets.

### **3. Control and Collaboration Can Coexist**

Many of our clients, like this one, prefer to remain actively involved in managing aspects of their portfolio or financial decisions. We support that. It means gaining clarity and strategy through consistent collaboration.

You remain in the driver's seat, with a co-pilot who knows the road ahead.

#### **4. Preparedness Trumps Reaction Every Time**

When our client's friend lost her spouse, she was left reacting and trying to piece together documents, call various advisors, and figure out what came next. In contrast, our client already has a plan in motion. We had long discussed her "what if" scenarios and prepared her legacy documents, asset instructions, and retirement income stream.

Because the plan is already in place, she can focus on what matters most- family, well-being, and the future.

#### **5. A Relationship That Evolves With You**

At LBDIAS, we call it Retirement Life By Design but our work often begins well before retirement and continues long after. As your life goals evolve, your plan should, too.

That's what it means to have a wealth advisor for life. Someone who walks with you through every stage, helping you not just build wealth, but protect it, grow it, and use it with purpose.

#### **A Final Thought**

Whether you're navigating a major life transition or simply want to feel more confident about your long-term plan, we believe financial advice should be proactive, not reactive.

Because life doesn't pause and neither should your planning.

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