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# FINANCIAL FRIDAYS nymeo Federal Credit Union

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## How to work with a Financial Advisor



### **What is a financial advisor?**

An advisor gets to know what's important to you in order to help you reach your financial goals. They provide recommendations for a diversified portfolio that can help you make progress toward your financial goals and protect against the unexpected. Your advisor's personalized guidance helps you stay on track over time and amidst a variety of market conditions.

### **What kind of advice will I get from a financial advisor?**

It varies by individual. Some people are looking for big-picture advice involving all aspects of their financial life. Others may only need advice in a specific area of their finances or goals.

### **What's the benefit of an ongoing relationship with a financial advisor?**

In a changing world, a lasting financial relationship can help you prepare for and navigate unforeseen events as they arise. A financial advisor not only understands the analytical side of pursuing financial

goals but also considers how unplanned events like

job loss, market uncertainty, disability or health issues can impact your financial goals and overall strategy.

By developing a financial strategy for today and factoring in measures to adjust to changing circumstances in the future, an advisor can offer guidance over the years to keep you on track to achieving your personal goals.

### **How do financial advisors help navigate market ups and downs?**

Your advisor aligns your investment recommendations with your financial goals, risk tolerance and time horizon, factoring in market movement up and down over time. As market conditions change, your advisor can help you review your goals and portfolio and adjust if and as needed, whether to rebalance your portfolio, revisit your risk tolerance, or take advantage of potential investment or tax opportunities.

By staying focused on your progress toward financial goals, you can avoid emotional decision-making during turbulent times. And your advisor will keep you informed on events that may impact your long-term investment strategy.

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### **Interested in getting expert advice?**

Carmen, as a Nymeo member, you have access to two seasoned financial advisors - Anna Behnam and Irene Tata. Set up a time to chat at your convenience today.

**Schedule a Complimentary Consultation**



**Anna A. Behnam**  
Financial Advisor



**Irene Tata**  
Financial Advisor

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### **How much does a financial advisor cost?**

Your initial meeting with Anna or Irene is complimentary! Depending on your specific need, as well as the complexity of your situation, you may choose to pay for additional options. [Schedule a time to speak with them today.](#)

Investment products are not federally or NCUA-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.



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5210 Chairmans Court, Frederick MD 21703