

# Find Me a Specialist!

By Beverly Bertram and Michelle Bertram

*"This is one of the most important areas of our life and I don't know who to hire. Frankly, I don't even know what I should be looking for. Can you help me?"* lamented Mr. Ricky a very well-known and successful business owner, after one of our recent special briefings.

As you might imagine, he is not the first to ask us that question. You may be asking the same question.

Having made presentations to hundreds people over the last decade, here are some of my thoughts. As we stressed, in this complex area, you need to work with a specialist. A specialist focuses on you, works exclusively with people just like you and is an acknowledged all-star.

## **A Specialist Focuses on You and Your Issues**

The best way to determine someone's focus is to spend some time with them.

*"I barely had time to speak,"* complained Anna, a retired woman on her own, who attempted to interview an advisor to determine if they were a specialist. That's a real tipoff that you're not with a true specialist: they do most of the talking when you first get together.

The second tipoff you can gather is from what they talk about. Are they helping you think about your dreams and concerns... or are they talking about what they do? The first job of a true specialist is to help you determine what's most important to you and what's most urgent.

Lastly, do you understand them—do they speak in plain English or techno-talk? You also want to see a description of their Unique Process. Is it their own or someone else's process?

## **A Specialist Helps People Just Like You**

Once you have accumulated more than \$1 Million or net worth, you are in the top two percent of wealth holders in the United States. Your issues are unique. You need an advisor that serves others like you, not just some of the time, but most of their time. Do they spend 100 percent of their time, effort and education on advanced wealth preservation for people like you?

*"I looked on his website and he had seven specialties. How can that be?"* Dr. Tim asked us. *"It's impossible for me to be excellent in multiple specialties as a doctor, how can an advisor?"*

You need to ask the advisor a few questions: What is your professional specialty? May I see a Sample Plan? What percentage of your time is spent doing planning with individuals or business owners with over \$1 Million net worth? Do you have a description of your Ideal Client? How much have you saved your clients in taxes through your planning?

## **A Specialist Is an Acknowledged All-Star**

*"In my profession, it was clear who the true specialists were. I was a generalist before I retired."*

*That's back when you could be one. You can't do that anymore. It's way too complex."* shared attorney Sunder.

Every profession knows its 'all stars.' All-star speaks to proven performance. There is a big difference between even a major leaguer and an all-star. All-stars can often be identified as those who are respected by industry leaders in their field... you can't fool your peers! As well as those whose advise published or sought after by other centers of authority.

Here are a few good questions: Where have your articles been published? Any radio or television appearances? Have you received any recognition from your industry leaders?

Warren Buffet said his advisors must be someone he can trust implicitly; someone who is at the top of their game professionally; and someone he enjoys spending time with. To me, that's another way to say: specialist... an advisor who focuses on you, works exclusively with people just like you and is an all-star.

Beverly Bertram and Michelle Bertram are financial teachers, consultants and the creators of the Dream Retirement Process. Bev and Michelle can be reached at 608-987-1511.