

The Value of Working with a Financial Advisor



Throughout life, we all face important financial decisions—from planning for retirement to navigating major life changes. Yet managing these decisions can often feel overwhelming, time-consuming, and emotionally taxing.

You're not alone.

A recent study found that 85% of Americans want financial advice, but 59% don't know where to find it.¹²

With the rise of AI platforms like ChatGPT and robo-advisors, some investors are turning to digital tools for answers. While these options are cost-effective, they often lack the personalized insight needed to address complex life scenarios, like starting a family, acquiring sudden wealth, or preparing for retirement.

That's where we come in.

At Falcon Wealth Advisors, our advisors provide tailored guidance to help you understand the opportunities and consequences of your financial decisions. While hiring an advisor may seem costly upfront, research shows that working with a professional can add significant value and help you avoid expensive mistakes.

What Our Advisors Can Do for You

1. Craft a Personalized Financial Plan

Nearly 6 in 10 high-net-worth investors³ work with a financial professional to align their financial decisions with long-term goals. At Falcon Wealth Advisors, we take the time to understand your current situation, concerns, and aspirations. We then build a customized financial plan that evolves with you, supporting your journey every step of the way.

2. Advise on Significant Life Events

Major life events—marriage, parenthood, career changes, retirement, or unexpected illness—can dramatically impact your finances. Yet only 23% of people planning for retirement have a written plan.³ Our advisors offer clarity and confidence during these transitions, helping you make informed decisions that support long-term success.



3. Diversify, Rebalance, and Manage Your Portfolio

According to a Morningstar study, the most important skill a financial advisor brings is experience and knowledge in financial planning and investments.³ Through our guidance, you will be pushed in the right direction so that you can meet your goals. Whether you need asset allocation, diversification, or rebalancing, we are here to help. We will routinely review your portfolio and communicate with you, so you are aware of where you are with your investments.

4. Preserving Wealth for Generations

Statistics show that 70% of wealthy families lose their wealth by the next generation while 90% lose it by the following generation.⁴ This is a sobering fact for many families who have worked hard to generate wealth they wish would sustain for generations to come. Our advisors can work closely with your family to help ensure that wealth can grow, and your legacy continues.

5. Keep You On Course

While implementation is one of the final phases in the financial planning process, our job doesn't stop there. With the market consistently evolving, investments that previously performed well may need to be adjusted to limit significant loss. We consistently monitor, review, and adjust your financial plan to help you stay on track and capitalize on potential growth opportunities.

Don't wait to plan your future.

Schedule a conversation with an advisor and start building your financial roadmap today.

¹ <https://money.usnews.com/money/personal-finance/family-finance/articles/85-of-consumers-are-looking-for-financial-advice-heres-how-to-start-taking-control-of-your-finances>

² Tzanetos, G. (2022, March 4). 59% of Americans want financial advice, but most don't know where to get it. Yahoo Finance. <https://finance.yahoo.com/news/59-americans-want-financial-advice-171607796.html?guccounter=1>

³ Ross, J. (2024, March 3). RANKeD: What people value most in a financial advisor. Visual Capitalist. <https://www.visualcapitalist.com/sp/what-people-value-in-a-financial-advisor/>

⁴ How real is the third-generation curse, and how can financial advisors tackle it? (2025, February 6). CFA Institute. <https://www.cfainstitute.org/insights/articles/third-generation-wealth-curse-advisor-solutions>