



4. Earnings and Income Management

How do you help clients manage irregular or commission-based income? Assess their ability to handle the fluctuations in your income.

What strategies do you use to stabilize cash flow? Discover their solutions for ensuring financial stability despite variable income.

How do you help clients set up emergency funds and savings plans? Make sure they prioritize safeguarding your financial security.

Can you explain your fee structure and how it provides value? Understand the cost-benefit ratio of their services to ensure it aligns with your expectations.

Who We Are

channel \chan-nel\ *n.* to serve as a medium for

We are a boutique financial services firm that provides sound financial planning and wealth management advice as a fiduciary for our clients. We thrive on helping people understand their finances and achieve their goals

Phone: 805-898-0893

Web: ChannelWealth.com

FINANCIAL PLANNING DEEP DIVE



Scan above to see Financial Planning and business plan strategy in action.

CHANNEL
WEALTH

Investment advisory services offered through Channel Wealth, LLC, a Registered Investment Advisor with the U.S. Securities and Exchange Commission. This material is intended for informational purposes only. It should not be construed as legal or tax advice and is not intended to replace the advice of a qualified attorney or tax advisor. The information contained may have been compiled from third-party sources and is believed to be reliable.



SELECTING THE RIGHT FINANCIAL ADVISOR

*A GUIDE FOR TOP-
PRODUCING REAL ESTATE
AGENTS*

1. Financial Planning

What is your approach to financial planning? Learn how they tailor financial plans to individual needs, particularly those of high-income professionals like you.

How do you stay updated with market trends and regulations? Ensure they're committed to continuous learning and adapting to changes.

Can you share examples of how you've helped other real estate professionals? Discover their relevant experience in your industry.

How do you incorporate tax strategies into your plans? Make sure they understand the importance of tax efficiency, especially given the variability of your income.



As a successful real estate agent, your financial needs are unique. Choosing the right financial advisor is crucial to securing your future and achieving your long-term goals. This guide will help you ask the right questions to ensure your financial advisor understands your needs and can provide the best possible advice.

2. Long-Term Goals

How do you help clients set and achieve long-term goals? Understand their strategy for breaking down long-term goals into actionable steps.

How do you adjust plans as life circumstances or the economy changes? Ensure they're flexible and responsive to change.

What retirement planning strategies do you recommend? Learn about their approach to securing long-term financial stability.

Can you discuss your experience with real estate as part of long-term planning? See if they recognize the potential of real estate in your overall financial strategy.

3. Estate Planning

What is your approach to estate planning and wealth transfer? Learn how they plan to protect and transfer your wealth effectively.

What common estate planning mistakes have you seen, and how do you avoid them? Benefit from their practical experience in avoiding pitfalls.

Can you collaborate with legal professionals to create a comprehensive estate plan? Verify their ability to work with other experts to cover all aspects of estate planning.

How do you ensure estate plans are reviewed and updated regularly? Confirm that your estate plan will evolve as your circumstances change.

