



A matter of time

Advisor Sandy Adams and her approach to long-term planning



Sandy Adams is a trusted leader in the field of longevity planning. Her partnership with Raymond James has helped her sharpen her skills, network effectively and uplift those around her in the financial services profession – especially other women.

SETTING EXPECTATIONS EARLY

Sandy's approach to service starts with a keen understanding of the importance of setting expectations as soon as possible in each client's financial journey. She has meaningful talks in the early stages of relationships with clients regarding their retirement and extended retirement goals, reminding them that she will keep revisiting those aspects of their planning and they can expect more of a focus on them as time goes by.

Sandy wants all of her clients to know that planning for the long term is always a part of the financial journey, even in its

earliest stages when the future seems distant. There is no time along that path where longevity should be ignored, regardless of the circumstances.

HAVING THE TOUGH CONVERSATIONS NOW

At the center of Sandy's conversations with clients are things that need to be discussed openly in order to create effective plans. She knows that topics such as life expectancy, health and aging can be tricky, but they're crucial for clients and their families. Her approach has been shaped by a belief that realistic discussions about the future early on are the best way to avoid "crisis mode" planning. "Planning in crisis mode never turns out well for anyone," she says.

Like any experienced advisor, Sandy is familiar with the types of discussions that clients may seek to avoid, whether because they're unpleasant or seem unimportant at the time. However, she insists the most dreaded conversations are often the most impactful and important to a client's future. It is paramount to engage in these talks at the earliest opportunity to ensure all bases are covered and contingencies are in place.

NEVER TOO LATE TO PLAN

Something Sandy has found a bit surprising throughout her years in longevity planning is the seemingly backward way she often starts working with new clients. Rather than the traditional process of building relationships with the children of existing clients, Sandy says it's younger clients seeking early guidance who end up referring their parents to her. "They realize there's a gap in preparedness when it comes to longevity."

As strange as this phenomenon seemed to her at first, Sandy quickly realized that it was an opportunity not only to expand her book of business but also to help people. She saw that many people feel prepared for the long term but aren't as prepared as they think. Because of this, Sandy has been able to reach and assist new clients who may not have known they were in need of her services.

SMALL PRACTICE, BIG RESOURCES

Sandy attributes much of her ability to provide clients with comprehensive and personalized extended planning advice to the resources available through Raymond James. She specifically calls out ClearMatch and Eversafe as great options for ensuring clients are secure in both their health and their finances.

Resources such as these are part of what allows Sandy to offer the personalized and dedicated service of a small local practice without sacrificing the benefits of a large national firm. Raymond James has allowed her to express her values through her work while knowing that she has the support she needs behind her to deliver a high level of service to her clients.

CONNECTED LOCALLY AND BEYOND

Although Raymond James resources are a great asset to her practice, Sandy keeps business in her local community whenever possible. She works with well-known, tenured partners in her area to connect clients with the most trusted service providers available. She does lean on the firm's array of varied specialists, however, when working with clients out of state.

From well-vetted and excellent service referrals to carefully curated offerings, Sandy knows she can rely on the firm to deliver the support her clients expect for a simple reason: "Values are the strongest part of Raymond James' culture."



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