

What is the difference between a Financial Advisor and a Financial Planner?

While there is some overlap between the roles of a financial advisor and a financial planner, there are some key differences between the two professions.

A financial advisor is typically focused on managing a client's investments, such as stocks, bonds, and mutual funds. They provide guidance on investment strategies, portfolio allocation, and risk management. Financial advisors may also provide advice on other financial issues, such as retirement planning, insurance, and tax planning.

A financial planner takes a broader approach to financial management, encompassing all aspects of a client's financial situation. This may include investment management but also involves developing a comprehensive financial plan that covers retirement planning, estate planning, tax planning, cash flow management, and more.

In essence, a financial planner takes a more holistic approach to managing a client's finances, whereas a financial advisor is focused more narrowly on investment management.

It's worth noting that there is some overlap between these roles, and many financial professionals may use both titles interchangeably. Ultimately, the most important thing is to work with a financial professional who has the expertise and experience to help you achieve your specific financial goals.

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**70 East Main St., Ste 5, PO Box 1447, Avon, CT 06001
860.677.8808 | www.theinvestorscenter.com**

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