



Finding the Right Insurance Agent or Advisor!

You know the old saying “You don’t know what you don’t know”!

There are a lot of times in life that not knowing something can be ok, however when it comes to important things like making expensive purchases or investments it is ultimately the clients responsibility to do their own research.

So many times we hear that people buy from people they **KNOW, LIKE and TRUST** and that couldn’t be more true than today.

With endless information in our hands everyday, there are too many who aren’t aware just where to look for such information and unfortunately don’t realize their mistake until it’s too late.

Let’s break that saying down one by one.

1– **Who you KNOW:** How well do you know this person? Of course networking events and other campaigns help us to get to know one another little by little over time however do you really know if the person you are speaking with is experienced? Remember the “You don’t know what you don’t know”? Most people won’t tell you that they’re new or inexperienced or that they don’t have experience with certain programs, policies or companies. Knowing what questions to ask them is very important ultimately to your decision and to you and your family’s financial future.. Usually you’ll never even know if they are captive or independent unless you KNOW to ask. Captive means they can only help you with the company or companies that their company allows them to. Example: Allstate, the agents can only help you with Allstate products even if the agent knows there is better coverage or the same for less with State Farm. Usually these companies have one or two back up companies that will put you in rated or higher risk and more costly coverage. Again, not in your best interest. ASK!

2– **Who you LIKE:** Of course this is exactly as it sounds. Who do you like? There can be 10 people all doing and offering the same thing and by nature we do business with those we like. This can be their personality, experience or how they show they truly care about your wants and needs.

2– **Who you TRUST:** The most important one of all three! This one is built on the other two of know and like and through those trust is built. If you don’t know someone and if you don’t like someone then you’re definitely not going to trust them. Trust is hard to earn and easy to break and once it’s broken in the financial industry it can cost you hundreds, thousands or your life savings and retirement.

So the Moral of the Story is that ultimately the responsibility is on you to do your homework and do it well. I have added some click-able links below so you can research Insurance Agents as well as Certified Financial Planners or anyone regulated by FINRA.

FINRA - Broker Check (This is to check up on the person(s) who are licensed to play with your money ie. stocks, mutual funds etc) Like 401k’s, Ira’s etc. **Let me know if you need help

GA Department of Insurance (This is to look up any insurance agent. Here you can see how long they have been licensed and who all they represent or have represented) ** Let me know if you need help

** If you ever have question if someone is Captive or Independent Like US please ask me and I will find out for you.

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