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4 things people get wrong about a **wealth manager**

Plain corrections, no sales pitch. Worth reading before you rule it out.

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MYTH 01

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THE MYTH

~~"You need to be a millionaire to bother."~~

THE TRUTH

Most firms set the bar lower than people **assume**

Minimums vary widely, and some firms work on a fee-only, no-minimum basis. The better question isn't your balance. It's whether your finances have gotten complicated enough to be worth coordinating.



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THE MYTH

~~"It's just someone picking stocks for you."~~

THE TRUTH

Investing is one piece, not the whole job

Tax timing, estate structure, insurance gaps, and account coordination usually matter more than picking the next fund. A wealth manager's real work is making those pieces talk to each other.



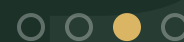
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THE MYTH

~~"The fees quietly cancel out any benefit."~~

THE TRUTH

Fees are real. So ask what they're **actually buying**

Fees are a legitimate cost and worth scrutinizing line by line. They are not automatically worth it, and they are not automatically wasted. Ask what work they cover before deciding either way.



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THE MYTH

~~"You hand over control of your money."~~

THE TRUTH

You still hold the **final say**

Your accounts stay in your name. A wealth manager recommends, you decide. If a firm won't explain how approvals work before you sign anything, that itself is worth noticing.



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Save this **before** **you decide**

 Repost if someone you know is weighing this decision



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Think it through with **someone**

A short conversation costs nothing and commits you to nothing. Bring your questions, including the skeptical ones.

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Ledger & Pine Wealth Advisory. Halifax, NS.

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