

There is more to life than that green stuff called MONEY



November 2025
Volume 20 Issue 10



7 things to know about choosing an advisor

Choosing a financial advisor can be a major life decision that could potentially determine your financial trajectory for years to come. A recent study in 2023 by Northwestern Mutual found that 66% of U.S. adults admit their financial planning needs improvement. However, only 37% of Americans work with a financial advisor. There are 7 things all people should know when choosing a financial advisor.

1. **Always hire an advisor who is a fiduciary** – yes, I am a fiduciary if you were wondering. As I have said before I was a fiduciary before being a fiduciary was cool. It means an advisor who always puts their clients interest first. Period.
2. **Talk to multiple advisors before hiring one** – unless you have a very trusted referral I would recommend talking to multiple advisors before you hire one. Who manages your money is a HUGE decision and you need to be comfortable with who you choose
3. **Don't choose an advisory with the wrong specialty** – for instance, many of you ask me about Medicare and health insurance. Instead of trying to act like the expert that I am not, I refer you to a lady we have used for nearly 30 years who is great at that stuff. If you want to protect your retirement savings in a safe investment, earn as much interest as possible and desire an independent financial advisor then I am your guy.
4. **Don't pick an advisor with an incompatible strategy** – an advisor is not all things to all folks. I have had people in the past tell me they want a 15% plus rate of return each year. I tell them “I am not your guy”. First, I know that is not realistic and second, that person is not going to be happy no matter what the advisor does. I have managed companies 401k plan in the past and had the company ask me to do some unethical transactions within the plan. I had to fire those clients. I will come visit you in jail but I ain't going there with you to stay.
5. **Always ask about credentials** – for instance I am licensed to do most investments from stock market type accounts to CD's and many things in between. You want an advisor that can offer multiple options from a variety of companies. If they are an employee for a certain company they will probably only offer what that company has to offer. I am independent and can offer a multitude of products and companies.
6. **Understand how the advisor is paid** – when I set up a Charles Schwab account for someone there is typically a 1% annual fee to those accounts. All other accounts I get paid by the insurance companies directly. 98% of my business this year came from existing clients and their referrals. Thanks to you, we have been able to build an unprecedented relationship with our clients (who have become more like family) over the years.
7. **Hire a vetted advisor** – make sure you have an advisor with some credibility in terms of trust, knowledge and has surrounded themselves with people of the highest integrity



Happy Thanksgiving 2025. Hard to believe it has been 404 years since the first Thanksgiving. Just over 50 Pilgrims survived the winter of 1620 but as the harvest came a reality in 1621, the Pilgrims, along with over 90 Indians led by King Massasoit stopped for a three day celebration and time of giving thanks to God for His bountiful blessings.

Current Interest Rates

Interest rates are falling but remain much better than years past—check them out!

2 year fixed rate **4.95%**

3 year fixed rate **5.35%**

5 year fixed rate **6.30%**

**Interest rates vary among companies—minimum amounts required and can vary among companies. Rates are not guaranteed to last—Please call my office to verify rates and minimum amount requirements

Remember 1934

- 1st every NFL Thanksgiving Day game between the Chicago Bears and the Detroit Lions. The Lions won 19-10 in front of 26,000 people at the University of Detroit stadium. George A. Richards has just bought the Portsmouth Spartans and moved them to Detroit and renamed them the Lions. Trying to create excitement for the fans, he schedule the big bad Bears vs. Lions on Thanksgiving Day 1934
- Babe Ruth was in playing in final season for the Yankees
- Franklin Roosevelt was the U.S. President
- Bing Crosby is on top of the music world
- The U.S. was reeling from the great depression



One of my favorite places to go is Plymouth, MA. I go stand on the Mayflower II, walk around the town, look at the statues, take in the ocean and just thank God for the men and women who had the courage to aboard the ship to start this experiment called America.



KEVIN D. ALEXANDER
Founder and President

Licensed Insurance Professional. We are an independent financial services firm helping individuals create retirement strategies using a variety of investment and insurance products to custom suit their needs and objectives. This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, accounting, legal, tax or investment advice.

Your Line to Retirement

17 West Main Street
Suite 230
Christiansburg, VA 24073

Your Line to Retirement

810 Clinch Avenue
7th Floor
Knoxville, TN 37902

www.yourlinetoretirement.com
yourlinetoretirement@gmail.com
540.381.4033