THE FIDUCIARY INSTITUTE
Guiding Fiduciaries to Excellence

# Supporting Clients When Additional Help May Be Needed

A Guide for Allied Professionals

*Allied professionals across disciplines are often the first to notice when a client's situation is becoming complex, overwhelming, or risky. Your observations and insights can help clients and their families recognize when additional support is appropriate, including, in some cases, professional fiduciaries, while maintaining your professional boundaries.*

*This guide explains how professionals can observe, communicate, and encourage consideration of support in a safe, ethical, and practical way.*

## Step 1: Observe and Document

Notice patterns or red flags that suggest a client may need extra help:

- Unpaid bills, missed appointments, or disorganized finances
- Safety risks or unsafe living conditions
- Conflict or confusion among family members or caregivers
- Difficulty managing daily tasks independently

Document observations factually, without diagnosing or assuming legal authority.

## Step 2: Communicate Observations to the Client or Family

Use neutral, supportive language:

*"I've noticed X, and I want to make sure you have the right support in place."*

- Emphasize your goal is safety, stability, and long-term success
- Avoid making legal, financial, or healthcare decisions for the client

## Step 3: Encourage Exploration of Support

Explain that additional professional help may be appropriate, depending on the client's needs. This could include:

- Attorneys for estate planning, powers of attorney, or legal questions
- Healthcare providers or care managers
- Financial professionals for budgeting, investments, or debt management
- Professional fiduciaries if ongoing decision-making authority or structured oversight is needed

Frame this as a positive, proactive step, not a judgment or criticism.

## Step 4: Maintain Your Role

- Continue providing professional support
- Keep boundaries clear: your role is observation, communication, and documentation, not making legal or medical decisions

Your work remains essential, and often more effective, when clients engage appropriate professionals to handle legal, financial, or medical responsibilities.

## Why Awareness Matters

- Your observations help protect the client's safety, autonomy, and well-being
- Communicating concerns responsibly reduces ethical and liability risk for yourself
- Supporting clients in seeking the right level of professional help strengthens long-term outcomes and stability

## A Helpful Reframe

You are not handing off a client. You are bringing awareness to areas where additional support could help, empowering the client or family to make informed choices.

Your observation and communication open the door to the right professional resources at the right time.

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## About The Fiduciary Institute

The Fiduciary Institute is a national, standards-driven organization that integrates training, tools, community, and research into a unified ecosystem for professional fiduciaries. The resources on this page are grounded in The Fiduciary Method™, our proprietary framework for structured, defensible decision making.

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