

How Your Advisor Can Add Value

Financial advisors can add value to their clients' lives in many ways. While the focus is often on investment performance, the potential value your advisor adds shows up at different times as you work together, over time, toward your financial goals.



Develop a Financial Plan

Approximate Value-Add*: 0.10-0.30%¹

May include: Preparing basic financial plan, life change updates



Oversee Investments

Approximate Value-Add*: 0.28-0.59%¹

May include: Investment due diligence, asset allocation, annual re-balancing



Reduce Taxes

Approximate Value-Add*: 0.10-0.50%¹

May include: Tax-aware investing, tax-loss harvesting, or account types



Generate Income

Approximate Value-Add*: 0.70-1.10%¹

May include: Asset location, withdrawal strategies during retirement

The value an advisor adds may not be apparent every quarter, or even every year; the benefit is disproportionate during those times when rational decision-making is most difficult. This type of guidance can be worth as much as **1.9%** over time.²

Keeping your financial plan on track can be the largest return on your investment.

*Approximate values shown are based on hypothetical analysis, and should not be viewed as an annual return. Actual values will vary, depending on clients' circumstances, implementation, and market conditions.

¹ Source: Morningstar, The Value of a Gamma-Efficient Portfolio, 2017

² Source: Russell Investments, 2019 Value of an Advisor Study