



Orser Investment Advisors, Inc.
 Fee-Only Registered Investment Advisor
Helping People Preserve and Grow their Wealth.

Value of a Fee-Only Fiduciary Reg Investment Advisor

Fee-Only Fiduciary RIA’s must do what is in the best interests of each client. Fiduciary RIA’s must disclose any conflicts of interest and do not earn commissions. According to Vanguard, RIA’s add about 3% per year more in returns than those investing without an advisor. A hypothetical \$500,000 investment over 25 years would grow to over \$3.4 million under the care of an advisor (8% per year return). The value from self-managed account would be \$1.69 million (5% per year return) or half as much over a 25 year, hypothetical, timeframe.

Vanguard quantifies the Value-added of best practices in wealth management

<u>Vanguard Advisors’ Alpha Strategy</u>	<u>Mod #</u>	<u>Value-add relative to “average” client exp</u>
<u>Suitable asset allocation with diversified funds/etf’s</u>	<u>I</u>	<u>0%</u>
<u>Cost-effective implementation (expense ratios)</u>	<u>II</u>	<u>0.45%</u>
<u>Rebalancing</u>	<u>III</u>	<u>0.35%</u>
<u>Behavioral Coaching</u>	<u>IV</u>	<u>1.50%</u>
<u>Asset Allocation</u>	<u>V</u>	<u>0 to 0.75%</u>
<u>Spending strategy (retirement withdrawal order)</u>	<u>VI</u>	<u>0 to 0.75%</u>
<u>Total return versus income investing</u>	<u>VII</u>	<u>0%</u>

Potential Value Added by your Advisor “About 3% per year”

\$500,000 invested by you may grow to \$1,690,000 over 25 years, whereas \$500,000 invested with a Fid Advisor may grow to \$3,400,000 over 25 years

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