

# The Advisor Advantage

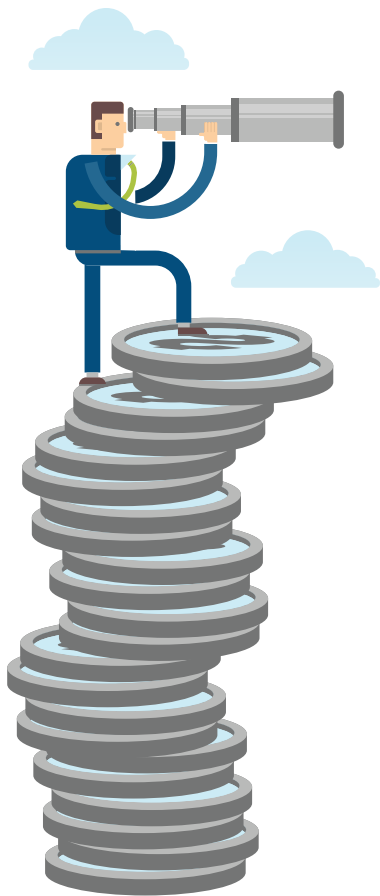


Whether you're starting to save for a specific goal, or have experience managing your own investment accounts, a financial advisor can help keep you on track.

Like other professional relationships you develop, a financial advisor can be a lifelong guide to well-informed choices about some of the most important decisions you'll make.

## An advisor can help you:

- clarify your financial goals
- develop a holistic plan
- gain a bird's eye view of your finances, and manage your financial life holistically
- understand the kinds of investments and accounts that can help simplify your finances and optimize your unique situation.



A financial advisor who is a fiduciary, **puts your interests first**. The work they do is transparent, holistic and centered on your financial well-being.

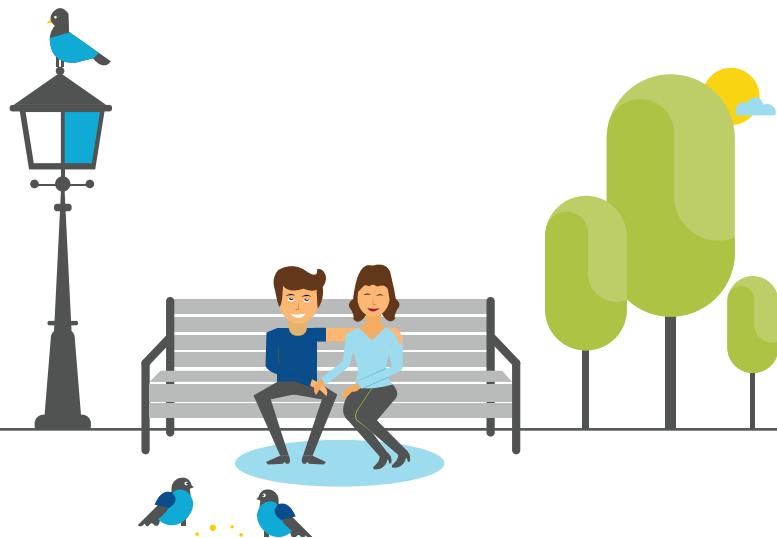


An independent advisor specializes in unbiased advice, and can help you see beyond your own biases when investing. Independent advisors have **flexibility in the investments and products they can offer you**, helping you customize your plan to your unique needs.

## The difference between success and failure may be as simple as sticking to a plan

### Advisors can add value at each stage of your life...

- Saving for a home or thinking about starting a family? An advisor can help you understand the steps needed today to prepare for tomorrow.
- Thinking about saving for college tuition? Talk to your advisor to understand your options and what makes sense for your plan.
- Ready to retire? Are you sure? An advisor can help you prepare for your life after work, and help you understand this transition.
- Prepare for wealth transfer or legacy planning
- An advisor will conduct periodic check-ins to review your situation, goals and progress toward them
- An advisor will help you stay on track with your plan, and can also develop solutions for challenges you may encounter along the way



## A financial advisor can help you with more than investments. They can help you:

- understand your need for insurance, estate planning, tax management, financial planning and investments
- personalize your portfolio with socially-responsible strategies
- customize your investments as your wealth grows
- plan for withdrawals, for both expected and unexpected events
- plan for retirement income needs and Social Security benefits
- help minimize tax impact after death
- strategize for your legacy and plan for charitable giving
- determine the type of account to open to help improve your results
- integrate your financial plan with your savings and investments
- manage your cash flow, develop a plan for short-term cash needs
- help you with business loans, small business retirement plans and more...



Working with an advisor, who follows a “best practices” framework<sup>1</sup>, can potentially **add up to 3% net returns<sup>2</sup> to your portfolio’s annual results** by helping you stick to your plan and make informed decisions when changes required.<sup>3</sup>

<sup>1</sup>Best practices include asset allocation, cost-effective investing, rebalancing, behavioral coaching, asset location, spending strategy, and total-return vs. income investing.

<sup>2</sup>Results are based on hypothetical analysis. The actual amounts may vary significantly, depending on clients’ circumstances and implementation. 3% potential net returns should not be viewed as an annual return, but likely will vary due to market conditions.

<sup>3</sup>Source: Putting a value on your value: Quantifying Vanguard Advisor’s Alpha. Vanguard, September 2016.

# Paying for financial advice may be one of your best investments over time



## I'd like to know more about...

- A complete financial plan
- Understanding what I need to do to get started
- Opening an investment account
- Planning for a home purchase
- Planning for an upcoming event: getting married, starting a family
- Funding a college savings plan
- Reducing my tax burden
- Understanding my retirement outlook
- Building my legacy
- Custom investments
- Socially-responsible investing
- Planning for charitable giving

## Need more?

Financial advisors often have a network of trusted professionals who can help you with specialized needs. By working with an advisor, you'll have access to a team of specialized professionals who can help you with many aspects of your financial life.



For more information, contact your financial advisor

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**Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results.** Asset allocation alone cannot eliminate the risk of fluctuating prices and uncertain returns. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss in periods of declining values. Investments in mutual funds and exchange traded funds that hold equities, bonds, and other securities can decline significantly in response to adverse market conditions, company-specific events, changes in exchange rates, and domestic, international, economic, and political developments.

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