

# Beyond Investment Returns:

## THE TRUE VALUE OF WORKING WITH A FINANCIAL ADVISOR

When you consider the benefits of working with a financial advisor, don't simply begin and end with investment returns. Good financial advisors will do more than manage your portfolio—they'll manage the journey you take to reach your goals by:

### 1 ANSWERING YOUR QUESTIONS

Just like you would consult a doctor with medical questions, your financial advisor will be there to answer any questions you have regarding your finances, your investments, future decisions, and more. Use your advisor's expertise to guide you through what can be a complicated financial landscape.

### 2 IMPLEMENTING A FINANCIAL PLAN

Whatever you're trying to accomplish, a financial plan that accounts for your current financial situation, your projected income, your investments, and your timeline will help you get there. Your financial advisor will build a plan that takes all of these factors into account, along with What If scenarios to help prepare you for the future.

### 3 ASSESSING YOUR TOLERANCE FOR RISK

Your risk tolerance, or the amount of market volatility you can tolerate, takes into consideration your specific goals and unique investing time horizon. This can change over time, so your financial advisor will assess your risk tolerance on an ongoing basis to keep your investments, goals, and risk score in alignment.

### 4 HELPING YOU PRIORITIZE GOALS

Thinking about everything you want to accomplish financially can be overwhelming. A financial advisor will help you spell out each of your goals, then work with you to determine exactly how to achieve them by setting realistic expectations and holding you accountable with smart action items.

### 5 HELPING YOU UNDERSTAND THE IMPACT OF CURRENT EVENTS

Your investments don't exist in a vacuum—charged political climates, fragile economic landscapes, and volatile markets can all have an effect on your portfolio. A financial advisor will help you understand the impact of such external scenarios on your overall financial picture.

## 6 MANAGING TAX EFFICIENCY

No matter your level of wealth, you can benefit from a financial advisor's deep understanding of tax ramifications and ability to create tax alpha, or the additional performance above ordinary market returns generated through active portfolio management.

## 7 ACCOUNTING FOR YOUR INVESTMENT PREFERENCES

Maybe you feel strongly about investing with businesses who prioritize the environment, or you'd rather not include tobacco stocks in your portfolio. Your financial advisor will consider your ESG, or Environmental, Social, and Governance, preferences when making investment decisions.

## 8 USING THEIR CONNECTIONS

Your financial advisor may be a wealth management expert, but that doesn't mean they shouldn't reach out to other professionals to assist with your needs, including CPAs, trust attorneys, estate planners, and more.

## 9 KEEPING YOUR PORTFOLIO BALANCED

Ongoing due diligence, portfolio monitoring, and rebalancing—as well as diversification built into the portfolio itself—helps you withstand changing market conditions and keeps your assets allocated appropriately.

## 10 PROVIDING PEACE OF MIND

The previous nine benefits come together to do one very important thing: Power your peace of mind. A financial advisor's real value isn't delivering investment returns. It's keeping you invested through volatile markets, guiding you through difficult or confusing personal events, and inspiring confidence in your ability to achieve your financial goals.

Compliments of



In some cases fee-based accounts may be more costly depending on your trading frequency, however it is important to weigh the advantages of the whole program and the ongoing role of the advisor and not just trading costs. In addition to advisory fees, investors should understand TAMP program fees may include Administration, Account Maintenance, Strategist, and Trading & Custody fees. Please refer to all applicable ADV brochures for additional information regarding program fees and conflicts of interest.

