



401k
PRE-RETIREMENT SOLUTIONS



ADVICE MATTERS.

People who sought help with their 401(k) could earn over

3%
more

Recent studies emphasize the importance of client-advisor conversations. **These reports support that with the help of their advisors, investors could potentially add 3% to their net returns¹ and retirement savers who sought investment advice enjoyed a median annual return almost 3% higher than those who didn't – even after the fees they paid for that advice.²**

WITHOUT ADVICE

Portfolios of People who didn't get help suffered from:²

- Inappropriate risk levels
- Market timing mistakes
- Misunderstanding risks and market volatility

WITH ADVICE

Advisors can add value:³

- As effective behavioral coaches (up to 2%)
- Applying tax aware investing (up to 0.80%)
- Employing cost effective investments (up to 0.33%)
- Managing allocations and rebalancing (up to 0.20%)
- Managing a spending strategy (up to 0.75%)

¹ According to Vanguard's study based on their Alpha framework. Putting a value on your value: Quantifying Vanguard Advisor's Alpha, Vanguard Research, 2016.

² According to the study by Aon Hewitt and Financial Engines. Help in Defined Contribution Plans: 2006 through 2012.

³ According to Russell Investments annual study. Why Advisors Have Never Been So Valuable, 2017 Value of an Advisor Study.

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