

How A Financial Advisor Can Help You Achieve Financial Wellness





Americans today worry more about money than their health, family, or career.¹

Does this sound familiar? Paying bills, managing credit, saving for retirement – it can seem overwhelming. With an abundance of solutions, products, and tools available, it's difficult to know what's best for your situation. It's even more difficult when your financial story is separated across accounts, each holding a piece of the bigger picture.

If you want balance between your daily financial needs and long-term goals, and confidence you are making the right choices, a financial advisor can help, serving as your guide on the journey toward financial wellness.

1. Jessica Dickler, "And the Number 1 cause of stress is ... money," Cnbc.com, last modified on February 12, 2019, <https://www.cnn.com/2019/02/12/this-is-the-no-1-cause-of-stress.html>.

3 WAYS YOUR FINANCIAL ADVISOR CAN HELP YOU ACHIEVE FINANCIAL WELLNESS

Today's technology empowers you to take a more active role in your finances and helps your advisor identify and address the opportunities and roadblocks you're facing based on the full scope of your financial life.

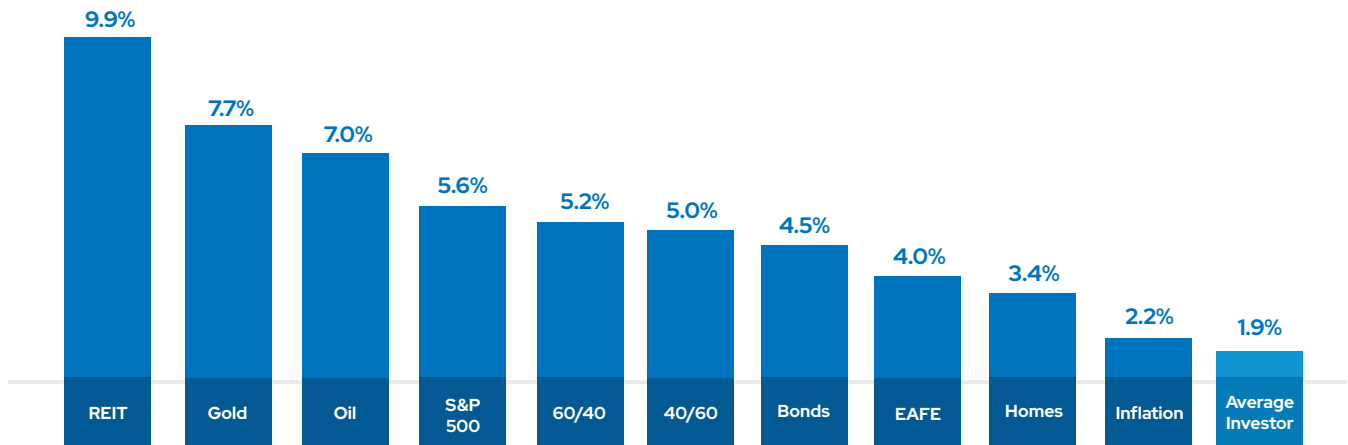
With An Advisor's Expert Direction, You Can:

1. Develop – And Stick To – A Plan

Without a guide, it can be easy to veer off course. When left to your own devices, you may, for instance, buy high and sell low, or miss an investment opportunity. As shown in the chart below, this can come at a substantial cost.² Your advisor can help you develop – and stick to – a financial plan, created for your unique situation. Armed with this roadmap, you can avoid potentially irrational decisions during periods of market swings. And, if you decide you want to go in a different direction, your advisor can help you find the best alternate route to achieve your goals.

Investors Can Be Their Own Worst Enemies

Annualized Returns of Asset Classes vs. Average Investor–1995–2018²



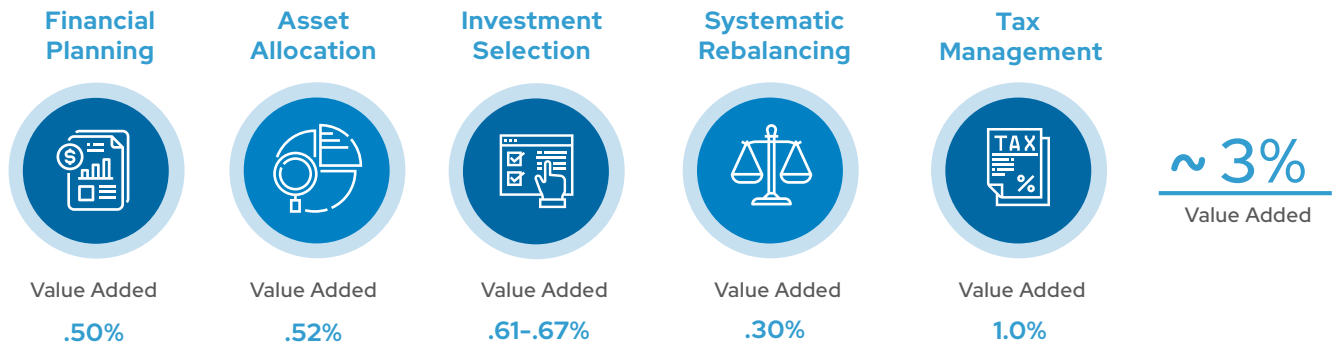
2. "Guide to the Markets," JPMorgan.com, last modified on September 30, 2018, https://am.ipmorgan.com/blobcontent/1383573640089/83456/MI-GTM_4Q18_INSTL.pdf.

2. Potentially Achieve Greater Financial Return

Our research shows that advisors who focus on financial planning, asset selection and allocation, investment selection, systematic rebalancing, and tax management help achieve greater returns – around 3% – in their clients' portfolios.³

These five tactics represent important steps of your journey:

These 5 Sources Can Potentially Produce Around 3% Of Annual Value Add³



3. "Capital Sigma: The Advisor Advantage," InvestPMC.com, last modified in 2019, <https://www.investpmc.com/sites/default/files/documents/PMC-CAP-SIGMA.pdf>.

WHAT THESE 5 TACTICS MEAN FOR YOU



Financial Planning

Helping you identify your destination and plan your route with care.

While there may be detours, your advisor can help you stay on the path to reach your end destination, whether it's short-term income needs, estate planning, philanthropy, or other planning strategies.



Asset Allocation

Implementing a risk-adjusted portfolio strategy to help you meet your objectives.

Your advisor can help ensure you have an ideal mix of investments to get you the greatest long-term gains, with a comfortable amount of risk.



Investment Selection

Creating a portfolio of specific investment vehicles customized just for you.

Your advisor can help you evaluate various investment managers, representing different approaches to the market, assembling a team whose strategies have the potential to help you achieve your goals.



Systematic Rebalancing

Monitoring and adjusting portfolios over time to help reduce risk and enhance returns.

Your advisor can employ a systematic strategy to help ensure your portfolio remains aligned with your goals, with less volatility.



Tax Management

Incorporating strategies to help you keep more of what you earn.

You may be unaware of the significant problems taxes can potentially pose to your long-term returns. A skilled advisor can employ the right tools to mitigate your tax bill, without substantially altering your long-term investment outcomes.

3. Learn From a Trusted Resource and Partner

A human advisor is more essential than ever before, available to offer perspective throughout all of life's events and transitions, including marriage, buying a new home, college funding, or preparing for retirement. Your advisor should be among the first calls you make when a crisis hits, such as the loss of a job or the death of a loved one. A good advisor will respond with empathy, helping you figure out what to do next and providing the education you need to better understand the decision-making process.



10 QUESTIONS TO CONSIDER WHEN SELECTING A FINANCIAL ADVISOR

Are you ready to work with a financial advisor? Here are 10 questions we recommend you ask when looking for an advisor to help you tackle every milestone of your financial journey with confidence.

- 1** Will they identify your needs and do they have the expertise to serve as your guide?

- 2** Will they seek to understand your personal circumstances (values, investing style, tax situation, goals, etc.) to build a roadmap just for you?

- 3** Will they prioritize your goals above all else?

- 4** Will they develop and carefully monitor your plan, making timely adjustments to meet your changing needs?

- 5** Will they help you understand your financial plan, cutting through the noise of the market?

- 6** Will they explain any fees and expenses – and their value?

- 7** Will they give you care, attention, and concern when you're facing overwhelming life transitions?

- 8** Will their level of engagement meet your unique needs and concerns?

- 9** Will they communicate clearly, truthfully, and consistently?

- 10** Will they effectively utilize technology to maximize time and management of your finances?

With the ability to provide unified advice based on wide-reaching insight into your financial life, a trusted advisor can make your journey to financial wellness easier – and more fun.

The information, analysis, and opinions expressed herein are for general and educational purposes only. Nothing contained herein is intended to constitute legal, tax, accounting, securities, or investment advice, nor an opinion regarding the appropriateness of any investment, nor a solicitation of any type. All investments carry a certain risk, and there is no assurance that an investment will provide positive performance over any period of time. The investment strategies described may not be suitable for all investors and investors should consult with an investment advisor to determine the appropriate investment vehicle. An investor may experience loss of principal. Investment decisions should always be made based on the investor's specific financial needs and objectives, goals, time horizon, and risk tolerance. Information contained herein has been obtained from sources believed to be reliable, but not guaranteed. All opinions and views constitute our judgments as of the date of publication and are subject to change at any time without notice. Neither Envestnet nor its representatives render tax, accounting or legal advice. Any tax statements contained herein are not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Taxpayers should always seek advice based on their own particular circumstances from an independent tax advisor.

FOR ONE-ON-ONE USE WITH A CLIENT'S FINANCIAL ADVISOR ONLY.

© 2020 Envestnet, Inc. All Rights Reserved.

EN-BR-EA-CLI-1119

Investment and Insurance products and services including annuities are:

NOT A DEPOSIT • NOT FDIC INSURED • MAY LOSE VALUE • NOT BANK GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY