

10 essential reasons why you need an adviser

Planning



Building your customised plan, regularly reviewing it, making adjustments and monitoring progress to help achieve your goals.



Education and coaching

Coaching and education to prevent reacting to short term volatility and trends which undermine long-term objectives. Avoiding the psychological effect of buying high and selling low.

Tracking progress towards your goals

Checking you are on track for lifestyle goals and retirement, adjusting insurances as your needs change.



Rebalancing

Avoiding unnecessary risk with market movements and ensuring asset allocation remains aligned to your life stages and helps you reach your goals.



Sounding board

Ongoing access and help from someone who knows you and your situation.

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Financial security

Building wealth and protecting your future with insurance.



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Keeping you accountable



Tax-smart planning

Ensuring that investment structures are the most tax effective and strategies are maximising available concessions. Staying up to date with relevant tax laws and changes that will impact you and helping you to avoid unexpected surprises.

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Preventing mistakes

A lot can go wrong without significant time and skill to implement, monitor and adjust your financial plan. Assisting with insurance claims to make sure you get the right outcome.

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Update strategies when your life and legislation changes

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How much value can a financial adviser add? 5.2%+p.a.*

(Asset allocation 0.9%, Behavioural mistakes 2.2%, Cost of cash 0.6%, Tax effective investing 1.5%)

*2020 Value of Adviser Report from Russell Investments