

# Why work with a financial adviser?

Because the right advice can be your best investment



## IS FOR ALIGNING INVESTMENTS TO YOUR NEEDS

Advisers balance risk and return. They keep you invested in the right mix of assets for your life stage or risk tolerance.

*85% of clients agree their adviser has better aligned their investments with their long-term goals.*



## IS FOR AVOIDING BEHAVIOURAL MISTAKES

Emotions can get in the way when markets swing. Advisers help you stay calm, stick to your strategy and avoid mis-steps.

*69% of clients agree their adviser has helped them avoid costly mistakes during periods of market volatility.*



## IS FOR CHOICES AND TRADE-OFFS

Big life decisions come with trade-offs. Advisers help make them clear, whether its funding education, helping with a house deposit, sorting estate plans and more.

*79% of clients agree their adviser has helped them better prioritise between competing financial goals.*



## IS FOR EMOTIONAL AND TECHNICAL EXPERTISE

Advisers aren't just number crunchers. They're coaches and sounding boards who can help you navigate life's twists with clarity and perspective.

*86% of clients agree their adviser's expertise has given them a clear and structured financial plan.*



## IS FOR TAX-EFFECTIVE PLANNING AND INVESTING

Tax matters. Advisers optimise strategies across super, investments and more so you can keep more of what you earn.

*86% of clients agree their adviser has helped them make more tax-effective financial decisions.*

81% of clients feel extremely confident about meeting their long-term financial goals ★★★★★

### IMPORTANT INFORMATION

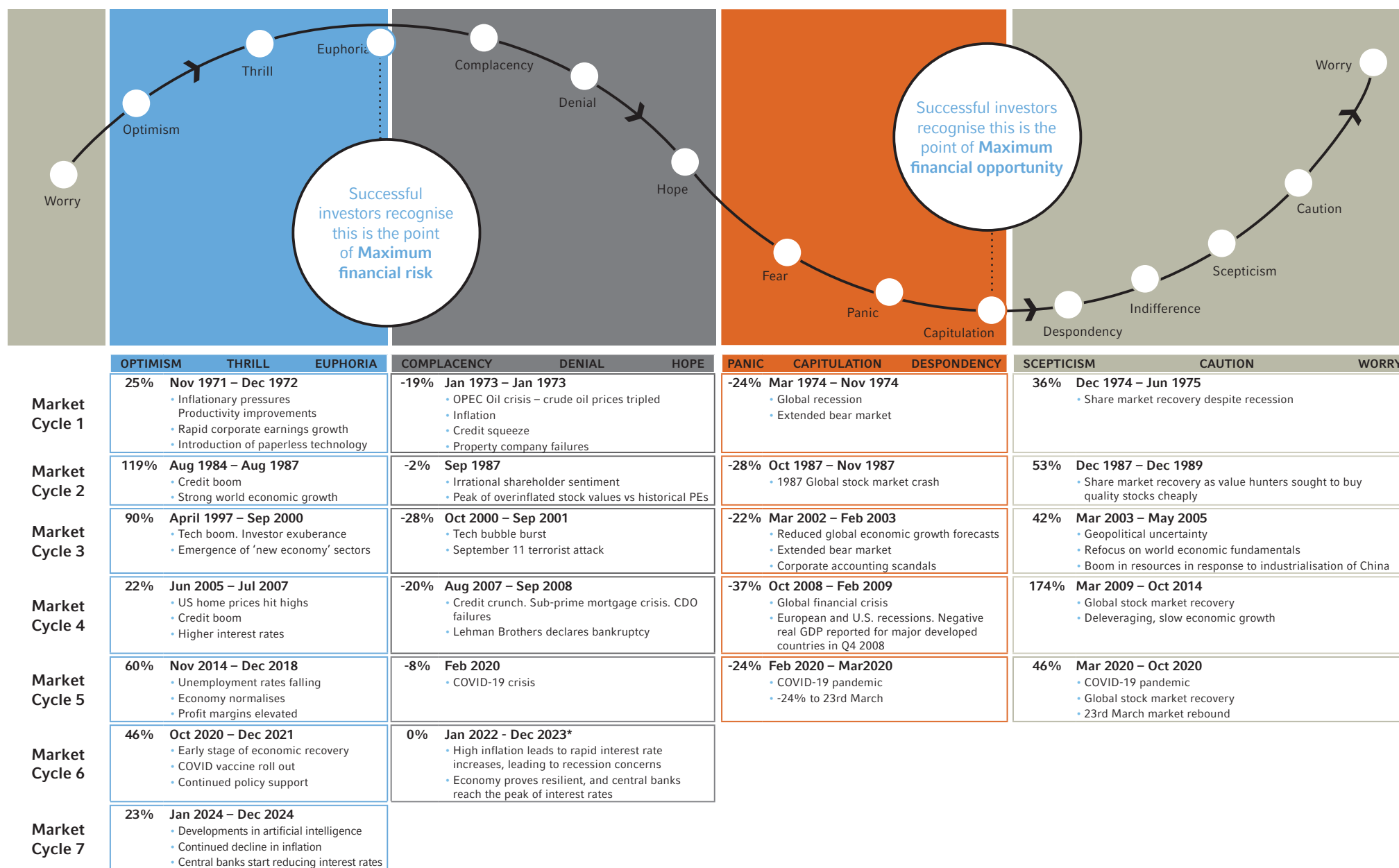
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*\*Based on Russell Investments Value of an Adviser research 2025, conducted on advised clients residing in Australia.*

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\*Latest month-end data available at the time of publishing as at 31 December 2024.

Market cycle returns calculated using S&P500 Price Index (in USD). Indexes are unmanaged, cannot be invested in directly, and do not take into account any fees and costs associated with an actual investment.

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