

# THE WEALTH GUY PRESENTS

## THE 6 PROVEN WAYS FINANCIAL ADVISORS ADD VALUE

# 1

### BETTER HABITS

Left alone, investors often make choices that impair their returns and jeopardize their ability to fund their long-term objectives.



#### WHAT THE MARKET RETURNED VS THE RETURN YOU ACHIEVED

#### OUR SERVICES

- Financial Plan
- Wealth Strategy
- Financial Knowledge
- Cashflow Budgeting

SOURCE: Vanguard "Advisors Alpha", April 2013

# 2

### BETTER DECISIONS

Advisors, as behavioral coaches, can act as emotional circuit breakers in bull or bear markets by circumventing their clients' tendencies to chase returns or run for cover in emotionally charged markets.



Source: Vanguard "Advisors Alpha", April 2013

# 3

### BETTER TAX OUTCOMES

We think in after tax returns.

WHICH TAX STRUCTURE?	WHICH TAX DEDUCTIONS?	WHICH INVESTMENTS?
Family Trust	Wealth Building Expenses	Property
Company		Shares
Superannuation	Interest Deduction	Businesses

#### Not All Investment Returns are Equal

	Tax Deferred Distribution	Long Term Capital Gain	Fully Franked Dividend	Short Term Capital Gain
Investment Return	\$25,000	\$25,000	\$25,000	\$25,000
Tax (47% top rate, excluding medicare levy)	\$0	-\$5,875	-\$6,071	-\$11,750
The Return to You After Tax	\$25,000	\$19,125	\$18,929	\$13,250

Which return do you want?

#### OUR SERVICES

- Virtual Accountant
- Investment Structuring
- Tax Aware Investments

# 4

### BETTER RETURNS

A good financial advisor will be able to add 'about 3%' per year to your investment portfolio.



#### THE DIFFERENCE TO YOUR NEST EGG



#### OUR SERVICES

- Dollar Cost Averaging
- Asset Allocation
- Investment Analysis

SOURCE: Quantifying Vanguard Advisor's Alpha" March 2014

# 5

### BETTER TIMING



“ Investors making purchases in an overheated market need to recognize that it may often take an extended period for the value of even an outstanding company to catch up with the price they paid. ”

#### YOU WANT TO AVOID THIS



#### OUR SERVICES

- Real Time Advice
- Buy & Sell Recommendations
- Stop Loss Management

# 6

### BETTER RETIREMENT

A retiree can expect to generate 22.63% more income in retirement when advised by a financial adviser.



Source: Morningstar, "Alpha, Beta, and Now...Gamma", 2013.

#### OUR SERVICES

- Retirement Strategy
- Pension Income Strategy
- Estate Plan

Isn't it about time you spoke to an expert?

