



The value of  
working with  
a financial  
professional





Pursuing your financial goals can sometimes seem overwhelming—unless you have the right professional by your side.

According to Fidelity research, 86% of advised investors reported feeling on track or ahead of their financial goals. From home purchases and weddings to college savings and retirement, a financial professional can help keep your money on track, so you can turn life's major milestones into your biggest celebrations.

And it's not just your monetary goals that can be positively impacted by your financial professional; data shows that advised investors reported feeling more likely to be satisfied with their overall life situation (75% advised vs. 61% non-advised).

Ready to discover everything you can achieve with the right financial professional?

# A qualified professional who can tailor an investment plan to your goals

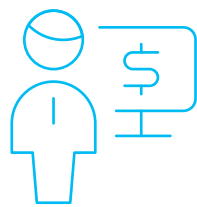
Even for the most experienced investor, today's markets can be overwhelming. The abundance of available investment options—and increased market volatility—make it difficult to balance personal and financial priorities and stay on top of it all. With all this uncertainty and choice, it's no wonder 73% of advised investors say their financial professional helps them feel less anxious about money.

Whether you're building an emergency fund, buying a home, or saving for retirement, you most likely have a mix of short- and long-term financial goals. Knowing how to invest to meet these objectives takes proper research, planning, and time.

Your financial professional can add value when markets are up and protection in times of volatility by making a plan that takes into account multiple:



Asset classes



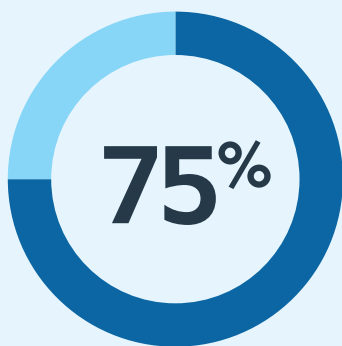
Investment  
managers



Life stages



Financial  
goals



of advised investors say their financial professional helps them feel less anxious about money

# Here's how your professional can help you:

## Planning

To achieve your financial goals, you'll need a plan—and that's where your financial professional can add significant value. In fact, 70% of advised investors reported that their professional provides a clearly defined road map of how to financially achieve their lifelong goals or dreams.

What's more, your professional can help you stay on track when the going gets tough or if life throws you a curveball. Seventy percent of advised investors noted that their professional helps them on an ongoing basis as they work to achieve their financial goals.

## Portfolio construction

Asset performance is affected by more than S&P 500® or Dow Jones Index results on any given day; it's driven by economic and financial market trends your financial professional is on top of and understands.

They will work with you to build a plan you're both comfortable with, based on:

- The asset allocations that make sense for you
- The types of assets you should consider investing in based on various fund families' investment capabilities
- Tax-smart investing strategies, so you can keep more of what you earn

Your professional can also ensure that your portfolio is diversified, which can help you weather the ups and downs of the market. Research shows that advised investors reported having more diversified portfolios compared to non-advised, thus helping them look to stay on track toward achieving long-term goals.

## Regular check-ins

Change is inevitable. You should let your professional know about changes in your life that may affect your financial plan—for example, getting married, making a career move, having a baby, or considering retirement.



# A dedicated mentor who can offer holistic financial advice

There are plenty of major life moments for which you need to be financially prepared. That's why a great financial professional can work with you to help ensure your finances are ready for your biggest achievements and milestones.

Whether your goal is to purchase your first home, save up for your kid's wedding, or even take that dream trip around the world, your financial professional can create a plan that allows you to enjoy your money before (and during!) retirement.

## Some areas your professional can help with:



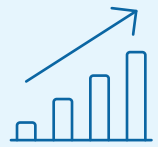
Understanding  
cash flow



Buying your  
first home



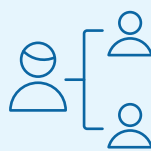
Planning for  
children



Income  
generation



Planning to  
fund college



Changing personal  
relationships



Long-term care  
insurance  
planning



Estate  
planning



Charitable giving



Saving for future  
healthcare



Planning for  
caretaking



Legacy planning

# An invaluable third party who can help take the emotion out of investing

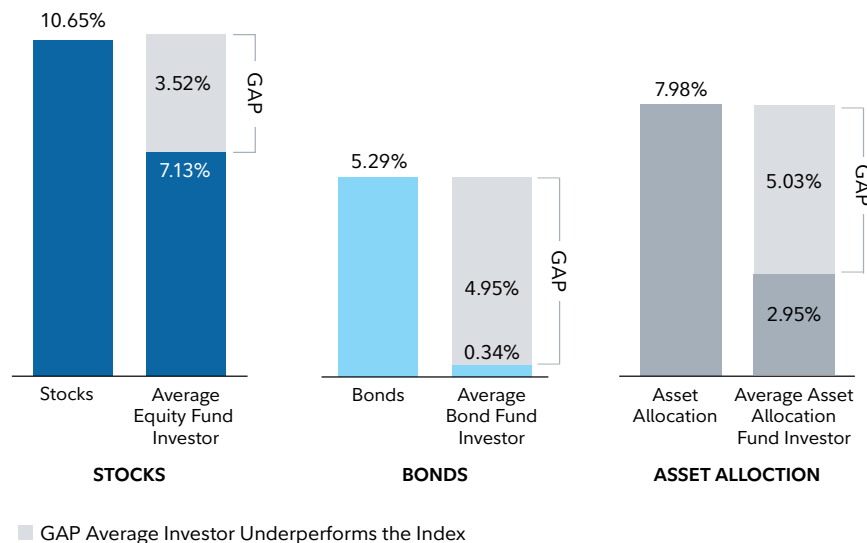
History has shown some investors tend to buy investments currently performing strongly and sell underperforming ones, letting their emotions drive decisions.

Unfortunately, these actions are often poorly timed, resulting in investors owning underperforming assets.

Your financial professional can help take the emotion out of investing by using disciplined investment processes, backed by strategic thinking, to avoid impulsive decisions. As a result, a majority of advised investors (80%) reported feeling that their financial professional focuses on the long-term health and growth of their investment portfolio.

## THE AVERAGE INVESTOR CONSISTENTLY UNDERPERFORMS

Average annual returns (1992–2021)



Please see back cover for information regarding Dalbar's Quantitative Analysis of Investor Behavior Study.

## Reaching your goals does not happen by accident

Once you take the initiative and choose to work with a financial professional, remember these steps to help you get there and make the most of your new relationship.



### Be open and honest.

Your professional will have difficulty helping you if you hold back important information or leave out key details.



### Keep your professional in the loop.

Your financial plan has to evolve with your circumstances. Keep your professional updated on major life changes.



### Be proactive.

Stay actively involved by reviewing your account statements, reading information on your investments, and documenting what you have agreed to.



### Be realistic.

Your professional can't predict how the markets will perform or if a recommendation will pan out.

## Ready to take that next step?

Making the decision to work with a financial professional is a big one. After all, it means you're ready to team up with someone who will help work to optimize your money, so you can celebrate life's greatest moments with clarity and confidence. Congratulations on taking this first step!

Use this brochure to help carve out a plan with your financial professional, or to find the right fit based on your goals and needs.

No matter how you use it, we hope you're ready to experience the difference having the right financial professional can make in your life.



# Achieve your financial goals.

## Contact your financial professional today.

The 2022 Fidelity Investor Insights Study was conducted during the period August 8, 2022, through September 2, 2022. It surveyed a total of 2,490 investors, including 673 millionaires and 1,520 investors with advisors. The study was conducted via an online survey, with the sample provided by Brookmark, a third-party firm not affiliated with Fidelity. Respondents were screened for a minimum level of \$50K in investable assets (excluding retirement assets and primary residence), with additional quotas by age and affluence levels.

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Dalbar's Quantitative Analysis of Investor Behavior 2021. Returns are for the period ending December 30, 2021. Average equity investor and average bond investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions, and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges. Stocks are represented by S&P 500 index; bonds represented by Bloomberg Barclays U.S. Aggregate Bond Index; asset allocation represented by a custom benchmark of 50% of S&P 500 index and 50% Bloomberg Barclays U.S. Aggregate Bond Index. **You cannot invest directly in an index. Past performance is no guarantee of future results.**

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