# The Value of Advice: More than the Sum of Its Parts

## Advisors help you save more and invest better

More savings means more potential for growth

78%

of investors say 'because of my advisor, I have better savings and investment habits'

## Your advisor will help you invest with confidence

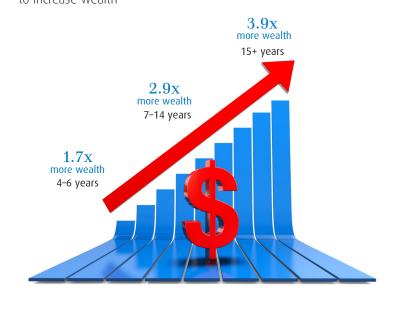


87%

of investors say their advisor teaches them to invest with confidence<sup>2</sup>

# Working with an advisor pays off

Over the long term, working with an investment advisor is proven to increase wealth<sup>3</sup>



## Sound advice is based on trust



95%

of mutual fund investors trust their advisor to provide sound advice4

## Focus on what matters most



Knowing your goals, helping you build your unique financial plan

## BMO (A) Global Asset Management

investment management firms. This information is for educational purposes only and does not constitute investment, legal, accounting, tax advice or a recommendation to buy, sell or hold a security. It is only intended for the audience to whom it has been distributed and may not be reproduced or redistributed without the consent of BMO Global Asset Management.

<sup>2</sup>The Financial Advisor Client Experience Report, Qualtrics, October 2017.

<sup>3</sup>Advisor Insights, IFIC, May 2017, referencing from The Gamma Factor and the Value of Advice, Claude Montmarquette and Nathalie Viennot-Briot, 2016.

# The Value of Advice: More than the Sum of Its Parts

## Professional advice adds real value

Not only do advisors offer a broad range of services, the cumulative value of even just a handful of these services well exceeds the fees investors pay

Average cost for advisor's advice<sup>1</sup> **0.87–1.14**%

To help you meet all of your financial goals, your advisor can provide you with invaluable services:



These are some of the quantifiable services that your advisor provides. In total, it could cost you between  $2.86-4.46\%^2$ 



Behavioural Coaching 1.50%



Systematic Rebalancing **0.35–0.44**%



Application of Tax-Efficient Strategies

0.23-1.00%



Asset Allocation 0.28–0.82%



Financial Advice/ Dynamic Withdrawal Strategies

0.50-0.70%

Harness the power of advice for your portfolio



## **Global Asset Management**

### Source