

# The Key Benefits of Financial Advice



ARE YOU GETTING THE HELP YOU NEED?

## INVESTMENTS

## FINANCIAL PLANNING

## OTHER

Investment Policy Statement	Tax-efficient savings strategy	Annual planning meeting	Formalise your goals	Tax-efficient retirement income plan	Someone who cares as much about your financial future as you	Thinking partner
Asset allocation advice			Accountability partner			
A bodyguard between you and product salespeople		Ad hoc meetings for important decisions	Outsourced financial administration		Identifier of life transitions	A co-ordinator between all your professional advisers
Consolidation of investments			Unlimited access for money questions			
Proactive, not reactive, tax planning		Tax-efficient estate plan	Helping you avoid regrets	Support during volatile markets	Referrals to other professionals	Someone to tell you what you need to hear
Education on legislation changes	Guidance during tax season		A "don't do that" service	A voice of reason during emotional decisions		
				Scam avoidance	Lessons from other clients	

## TAX PLANNING

## BEHAVIOURAL

Source: Humans Under Management.  
For illustrative purposes only.