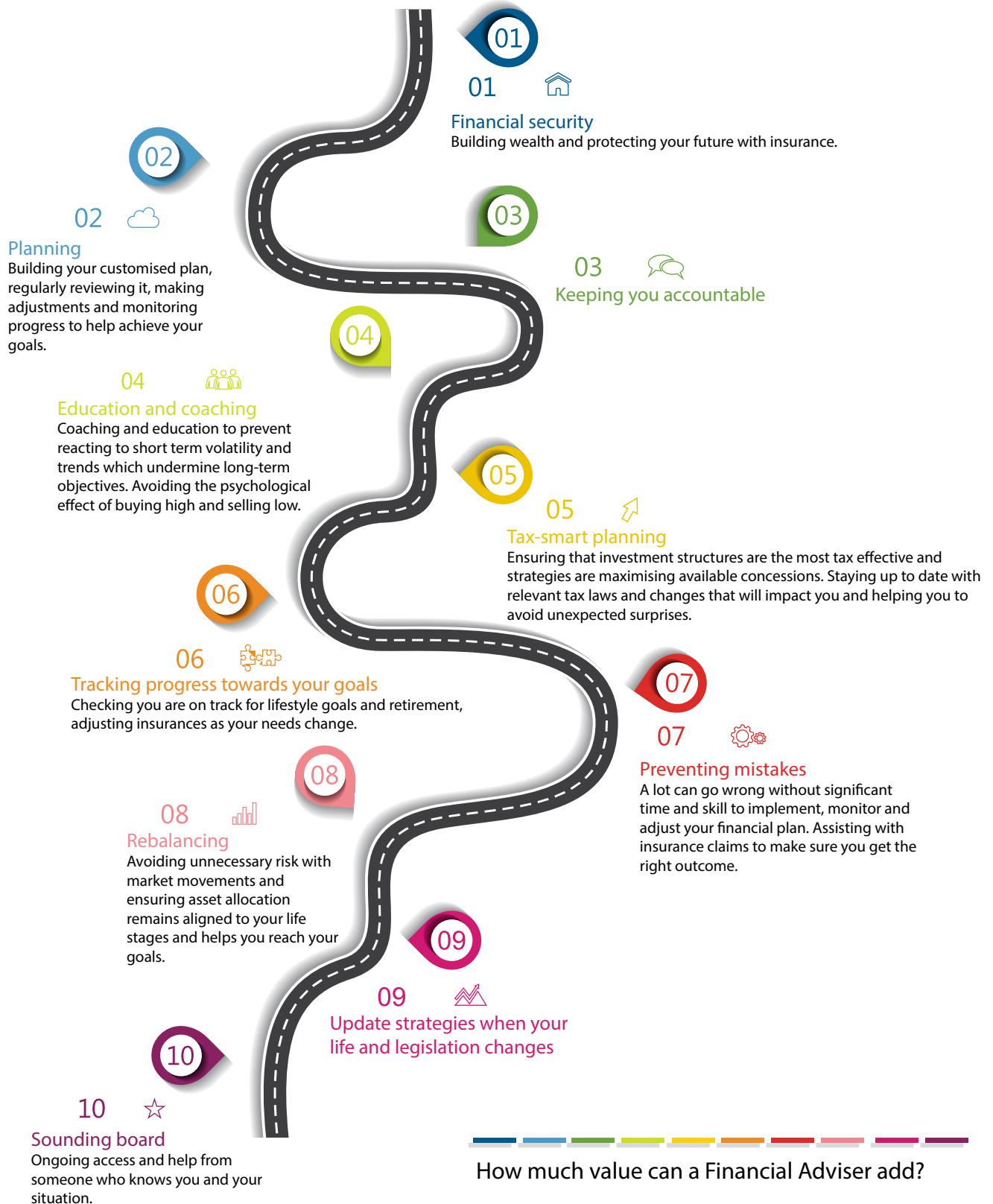


# 10 essential reasons why you need an adviser



## How much value can a Financial Adviser add?

5.7% + pa\*

(Asset allocation 1.1%, Behavioural coaching 3.3%, Tax savvy planning and investing 1.3%)

\*2024 Russell Investments Value of an Adviser