

How Your Advisor Can Add Value

Financial advisors can add value to their clients' lives in many ways. While the focus is often on investment performance, the potential value your advisor adds shows up at different times as you work together, over time, toward your financial goals.



Develop a Financial Plan

Approximate Value-Add*: 0.50%¹

May include: Prepare basic financial plan, update with life changes



Oversee Investments

Approximate Value-Add*: 0.25²-0.53%¹

May include: Investment due diligence, asset allocation, annual re-balancing



Reduce Taxes

Approximate Value-Add*: 0.80%¹

May include: Tax-aware investing, account types



Generate Income

Approximate Value-Add*: 0.23-1.50%³

May include: Asset location, withdrawal strategies during retirement

The value an advisor adds may not be apparent every quarter, or even every year; the benefit is disproportionate during those times when rational decision-making is most difficult. This type of guidance can be worth as much as **2%** over time.⁴

Keeping your financial plan on track can be the largest return on your investment.

1. Source: Russell Investments, Why Advisors Have Never Been So Valuable 2017. (Based on an average cost to develop a financial plan, and a \$500,000 account.)

2. Source: Betterment and Wealthfront websites, as of March 2018

3. Source: Morningstar, Alpha, Beta, and now Gamma 2013

4. Source: Russell Investments, Why Advisors Have Never Been So Valuable 2017. (Behavioral coaching)

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*Approximate values shown are based on hypothetical analysis, and should not be viewed as an annual return. Actual values will vary, depending on clients' circumstances, implementation, and market conditions.

Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results. No investment strategy, including asset allocation, can guarantee a profit or protect against a loss. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. Investments in mutual funds and exchange traded funds that hold equities, bonds, and other securities can decline significantly in response to adverse market conditions, company-specific events, changes in exchange rates, and domestic, international, economic, and political developments.

For more complete information about the various investment solutions available, including the investment objectives, risks and fees, please refer to the Disclosure Brochure and applicable Fund Prospectus. **Please read them carefully before investing.** For a copy, please visit www.assetmark.com or contact your Financial Advisor.

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