



The Value of Financial Advice

We provide you with:

An unbiased and holistic perspective

Subject matter expertise

Coaching and mentoring to keep you on track

An ongoing partnership

Combining this leads to:

Better, faster, and more efficient decision making

Optimising opportunities to achieve your objectives

Clarity on where you stand and where you are going

Peace of mind

Industry studies have shown that working with a Financial Adviser can provide advantages for investors:

➤ Russell Investments' "Value of an Adviser" report emphasises the significant role of Financial Advisers as accountability partners for clients in guiding them through life stages and market fluctuations. It found that the potential quantifiable value of advice equates to ~5.9% (i.e., this amount consists of increased expected return plus other value over and above investment management).⁽¹⁾

➤ The "Trust in Advice" report by Financial Advice New Zealand (FANZ) sheds light on the general positive impact of Financial Advice. 77.3% of clients believe they achieved better outcomes through their Adviser than if they purchased directly. Additionally, advised Kiwis are twice as likely to feel prepared for retirement than those without advice.⁽²⁾



➤ Vanguard (one of the largest fund management companies in the world) have reported that the most impactful advice strategies include:

- Minimising investment costs
- Implementing tax-smart investment tactics
- Ensuring portfolio diversification
- Steering clear of market-timing and performance-chasing behaviours.

They have assessed these considerations as improving expected returns by between 0.83% and 2.85%.⁽³⁾

At Cambridge Partners, we believe the most important role we play is to take the time to understand what is important to you and empower you to make better decisions through the different stages of your life.

 **CAMBRIDGE**
PARTNERS

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⁽¹⁾ Russell Investments 2023 Value of an Adviser

⁽²⁾ <https://financialadvice.nz/wp-content/uploads/2020/10/Financial-Advice-NZ-Trust-in-Advice-Double-page.pdf>

⁽³⁾ <https://institutional.vanguard.com/content/dam/inst/iig-transformation/insights/pdf/2022/value-of-personalized-advice.pdf>