

# Benefit from Advice...



## **AVOID 3 BIG MISTAKES:**

- 1. Investing On Your Own**
- 2. Owning Too Many Funds/ Stocks**
- 3. Having Multiple Advisors**

## **Big Mistakes Can Be Costly:**

- 1. Inappropriate Risk**
- 2. Ill-timed Decisions**
- 3. Over Exposure to Market Declines**

## **The Right Advice Can Pay You!**

**Potentially 79% more in retirement.**

Translated into investment dollars...

\$10,000 becomes \$58,700 vs. \$32,800<sup>1</sup>

**Investors  
over 50  
Tend to Take  
Too Much Risk,  
but Don't  
Know It<sup>1</sup>**

Workers who get advice receive median annual returns that were **3.32% higher** net of fees.<sup>1</sup>

Investors working with an advisor do **1.6% - 3.32% better** net of fees.<sup>2,3</sup>

The Average Equity Fund Investor **under performs the market** by as much as 5% annually.<sup>4</sup>

The Average Asset Allocation Fund Investor **under performs the market** by as much as 2.5% annually.<sup>4</sup>

## **Schedule a FREE Review of Your Investments**

Call Kathy at: (678) 278 - 9632

Email: [kathy@wealthwithnoregrets.com](mailto:kathy@wealthwithnoregrets.com)

<sup>1</sup> AON Hewitt study 2006-2012. Market Watch May 22, 2014

<sup>2</sup> Vanguard Advisor Alpha

<sup>3</sup> MorningStar Advice Alpha

<sup>4</sup> Dalbar 2019 quantitative Analysis of Investor Behavior

**WEALTH** with  
**NO REGRETS**<sup>®</sup>