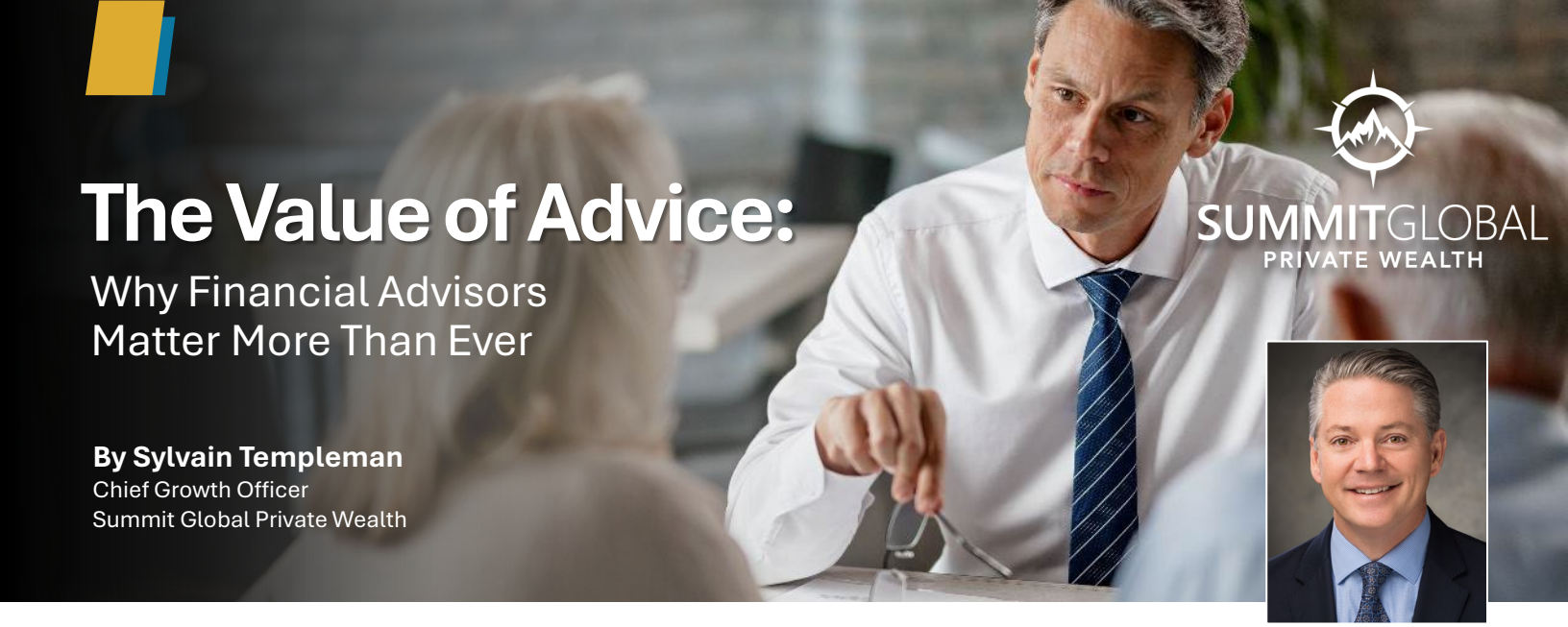


The Value of Advice:

Why Financial Advisors Matter More Than Ever

SUMMITGLOBAL
PRIVATE WEALTH

By Sylvain Templeman
Chief Growth Officer
Summit Global Private Wealth

Financial markets have always moved in cycles. Periods of stability and growth are inevitably followed by volatility, uncertainty, and headlines that can challenge even the most experienced investors. During these moments, the value of professional financial advice becomes especially clear.

While technology has made investing more accessible than ever, research continues to show that the guidance of a qualified financial advisor can play a meaningful role in improving investor outcomes—not only financially, but behaviorally.

Financial Advice Has Measurable Value

Over the past decade, several leading investment firms have attempted to quantify the impact of financial advice. Although methodologies vary, the findings are remarkably consistent.

Research from **Russell Investments** estimates that the potential value of professional financial advice may be approximately **4.7% annually** when factors such as asset allocation, tax-efficient investing, behavioral coaching, and disciplined rebalancing are considered. Similarly, studies by firms including **Vanguard** and **Morningstar** suggest that comprehensive financial advice may provide approximately **2%–5%** in potential annual value depending on the services provided and client circumstances.[1,2]

Importantly, much of this value does not come from selecting individual securities or attempting to outperform markets in the short term. Instead, the value of advice often comes from helping investors maintain discipline and make sound long-term decisions.

These contributions typically include:

- Maintaining appropriate asset allocation
- Rebalancing portfolios during market cycles
- Incorporating tax-efficient investment strategies
- Aligning investment decisions with long-term financial goals



"Markets will always fluctuate, but disciplined advice can help investors avoid the emotional decisions that often derail long-term financial plans."

Sources:
1. Russell Investments, *Value of an Advisor Study*, 2025.
2. Vanguard, *Advisor's Alpha*®, and Morningstar research on the value of financial advice.

Perhaps most importantly, advisors help clients avoid emotionally driven decisions during periods of market volatility. Behavioral coaching—helping investors stay disciplined when markets become uncertain, is widely recognized as one of the most significant contributors to the value of financial advice.

Volatility Highlights the Importance of Guidance

Periods of market turbulence often create the greatest challenges for investors.
When markets decline or headlines become unsettling, investors may feel pressure to act quickly—sometimes making decisions that can disrupt long-term plans. A financial advisor can help provide perspective during these moments, helping investors focus on long-term objectives rather than short-term market movements.
This ability to provide thoughtful guidance during uncertain periods is one reason the advisory relationship continues to grow in importance.

A Generational Shift Toward Professional Advice

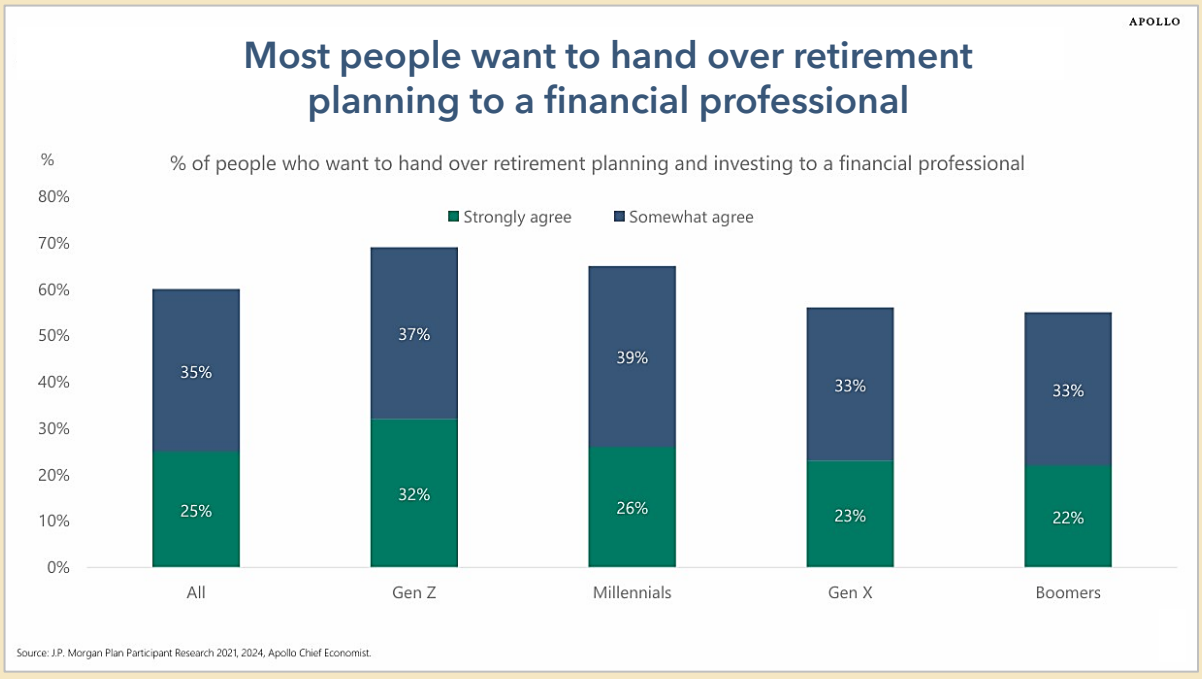
One of the more interesting developments in recent years is that the demand for financial advice is not limited to investors nearing retirement.

Research suggests that **younger generations are increasingly interested in professional financial guidance**, particularly when it comes to retirement planning and long-term investing strategies. According to research published by **J.P. Morgan Plan Participant Research and Apollo Chief Economist**, a majority of investors across generations say they would prefer to hand over retirement planning and investing decisions to a financial professional.

The data shows:

- **Gen Z:** 69% agree they would prefer to hand over retirement planning to a professional
- **Millennials:** 65% agree
- **Gen X:** 56% agree
- **Baby Boomers:** 55% agree
- **All respondents:** 60% agree overall

This trend reflects a growing recognition that while digital investing tools can simplify transactions, comprehensive financial planning often requires experience, perspective, and long-term strategy.



Shifting Preferences:

A majority of investors across every generation say they would prefer to delegate retirement planning and investing decisions to a qualified financial professional, reflecting a growing recognition of the value of professional financial guidance.

Source: J.P. Morgan Plan Participant Research (2021, 2024); Apollo Chief Economist analysis.

Advice Extends Beyond Investments

Today's financial advisors often serve as more than portfolio managers. Comprehensive wealth management may include:

- **Retirement income planning**
- **Tax-aware investment strategies**
- **Estate and legacy planning coordination**
- **Risk management and insurance strategies**
- **Multi-generational wealth planning**

As financial lives become more complex, the advisor's role increasingly resembles that of a long-term financial strategist and planning partner.

The Human Element in Financial Planning

Technology has transformed the financial industry, making markets more efficient and information more accessible.

But when it comes to long-term financial planning—balancing risk, goals, family needs, and changing economic conditions—the human element remains essential.

For many investors, a trusted advisory relationship can provide both strategic insight and reassurance during uncertain periods.

Across the industry—and within firms such as **Summit Global Private Wealth**—experienced advisors work with individuals and families to develop thoughtful financial strategies designed to support long-term goals. While investment outcomes cannot be guaranteed, disciplined planning and experienced guidance can help investors navigate uncertainty with greater confidence.

The Bottom Line

Markets will continue to fluctuate, and economic cycles will come and go. What remains constant is the importance of thoughtful financial planning and disciplined decision-making. For many investors, the true value of a financial advisor lies not simply in managing investments, but in helping guide financial decisions through every stage of life.



This material is provided for informational purposes only and should not be construed as investment advice or a recommendation to buy or sell any specific security, strategy, or investment product. The information contained herein reflects the views of Summit Global Investments ("SGI") as of the date of publication and is subject to change without notice.

Certain statements referenced herein cite third-party research studies conducted by firms including Russell Investments, Vanguard, and Morningstar that attempt to estimate the potential value of professional financial advice. These studies rely on hypothetical models, assumptions, and methodologies that may incorporate factors such as asset allocation, tax-efficient investing, behavioral coaching, and portfolio rebalancing. The estimates cited are **not guarantees of future performance or investment results and should not be interpreted as actual investment returns that an investor will achieve.** The methodologies, assumptions, and services evaluated differ across studies and may not reflect the services provided by SGI. The potential value of financial advice will vary based on individual client circumstances, including investment objectives, time horizon, tax situation, and market conditions, and actual results may be materially different.

Investment advisory services are offered by Summit Global Investments, LLC, an SEC Registered Investment Adviser. Investing involves risk, including possible loss of principal, and there is no guarantee that targets or objectives will be met. Diversification does not eliminate the risk of loss.

SUMMITGLOBAL
PRIVATE WEALTH

www.sgipw.com

SUMM-00180 – 3-13-2026