



# Why You May Need a Financial Advisor

## Are you confident that you're getting the most from your money?

Investing your money wisely may boost your wealth, helping you achieve your life and financial goals, and ultimately lead to a comfortable retirement.

Working with a financial advisor can help you get off on the right foot with your investments. Starting a conversation early can guide your decisions for years or even decades.

## So, what can you expect from a financial advisor? Some of the points you'll talk about with your advisor include:

### Your life

Major events like getting married or having a baby affect your financial standing.



### Your goals

Understanding these will help guide your financial and investment strategy.



### Your career

Financial advisors can explain the financial impact of taking a new job or changing your career path.



### Your future

Financial advisors are on your side all the way. They can help you better understand how your financial habits now can impact your long-range plans for tomorrow.



By offering sound advice and relevant information, financial advisors help people make smart decisions about their investments.

**+3%**

A financial advisor may add as much as **3 percent** in net returns to your portfolio.<sup>1</sup>



Behavioral coaching alone may account for up to 2 percent of net returns by helping investors avoid making reactive changes to stock values.



People who work with an advisor are **twice as likely** to be on track with their retirement savings plan.<sup>2</sup>



Working with a financial advisor can **boost retirement income** an estimated **22.6 percent**.<sup>3</sup>

Our financial advisors will be an advocate for your financial well-being and future wealth.

They'll help you make strategic decisions to help you achieve your goals, whether that means buying your dream home, retiring to the Italian countryside, or something else altogether.



Let's start the conversation.

503-525-8798

investments@onpointcu.com

onpointcu.com/investment

**OnPoint**<sup>®</sup>

WEALTH MANAGEMENT & INVESTMENT SERVICES

onpointcu.com | 1-800-527-3932



#### SOURCES

<sup>1</sup> <https://www.vanguard.com/pdf/ISGQVAA.pdf>

<sup>2</sup> <https://www.johnhancock.com/news/retirement-plan-services/2016/09/working-with-a-financial-advisor-doubles-retirement-preparedness-john-hancock-retirement-plan-services-survey.html>

<sup>3</sup> <https://corporate.morningstar.com/US/documents/ResearchPapers/AlphaBetaandNowGamma.pdf>

**DISCLOSURE:** Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC and are not insured by credit union insurance, the NCUA or any other government agency, are not deposits or obligations of the credit union, are not guaranteed by the credit union, and are subject to risks, including the possible loss of principal. OnPoint Community Credit Union and OnPoint Wealth Management & Investment Services® are not registered broker/dealers and are independent of Raymond James Financial Services, Inc. Raymond James privacy policy. Investment advisory services offered through Raymond James Financial Services Advisors, Inc.

Links are being provided for information purposes only. Raymond James is not affiliated with and does not endorse, authorize or sponsor any of the listed websites or their respective sponsors. Raymond James is not responsible for the content of any website or the collection or use of information regarding any website's users and/or members.

Any opinions are those of the author and not necessarily of RJFS or Raymond James. Investing always involves risk and you may incur profit or loss regardless of strategy selected.

Past performance is not indicative of future results. No investment strategy can guarantee success.

©2018 OnPoint Community Credit Union.