

An Advisor's Advantage

Whether you're saving for a specific goal, or trying to manage your own investments, a financial advisor can help you stay on track.



Like other professional relationships you develop, a financial advisor can be a lifelong guide for helping you make well-informed decisions throughout your lifetime. **A financial advisor can help you:**

- 1 Clarify your goals and help you develop a financial plan
- 2 Gain a comprehensive view of your financial picture
- 3 Invest in strategies that can help you achieve your objectives

An advisor who is a **fiduciary** puts your interests first by focusing on your financial well-being.

The difference between success and failure may be as simple as sticking to a plan



Financial advisors can add value at each stage of your life...

- Saving for a home or ready to start a family? An advisor can help you understand the steps needed today to prepare for tomorrow.
- Thinking about saving for college tuition? An advisor can help you review your options and what makes sense for your family.
- Ready to retire? An advisor can help you successfully plan and transition to your life after work.
- Thinking of your heirs and donating to your favorite charity? An advisor can help you prepare your estate and wealth transfer plans.



Independent financial advisors have **flexibility in the investments they provide,** helping you customize a plan to meet your unique needs.

A financial advisor who follows a “best practices” framework¹ can **potentially add up to 2% net returns²** to your portfolio’s annual results, helping you stick to your plan and make informed decisions when changes are needed.³



A financial advisor can help you with more than investments. They can help you:

- Understand your need for insurance, estate planning, tax management and more
- Customize your portfolio with socially-responsible strategies
- Develop a plan for expected and unexpected events
- Prepare for retirement income needs and Social Security benefits
- Strategize for your legacy and plan for charitable giving
- Manage your cash flow and develop a plan for short-term cash needs
- Establish business loans, small business retirement plans and more...



I'd like to know more about...

- Getting started with investments
- Planning for a life event: buying a home, starting a family
- Understanding my retirement outlook
- Funding an education plan
- Reducing my tax burden
- Socially-responsible investing
- Planning for charitable giving
- _____

¹Best practices include asset allocation, cost-effective investing, rebalancing, behavioral coaching, asset location, spending strategy, and total-return vs. income investing.

²Source: Russell Investments, 2019 Value of an Advisor Study

³Source: *Putting a value on your value: Quantifying Vanguard Advisor's Alpha®*. Vanguard, September 2016.

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Important Information

Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results. Asset allocation alone cannot eliminate the risk of fluctuating prices and uncertain returns. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. No investment strategy, such as asset allocation, can guarantee a profit or protect against loss in periods of declining values. 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 your Financial Advisor.

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