Strategyfirst

INDEPENDENT FINANCIAL ADVICE

The Value of Advice: *Return on Investment*

Helping clients build confidence, make better financial decisions, and achieve the life they want.



Independent financial advice provides more than investment recommendations. It delivers clarity, accountability and peace of mind through every stage of life.

Returns on Investment

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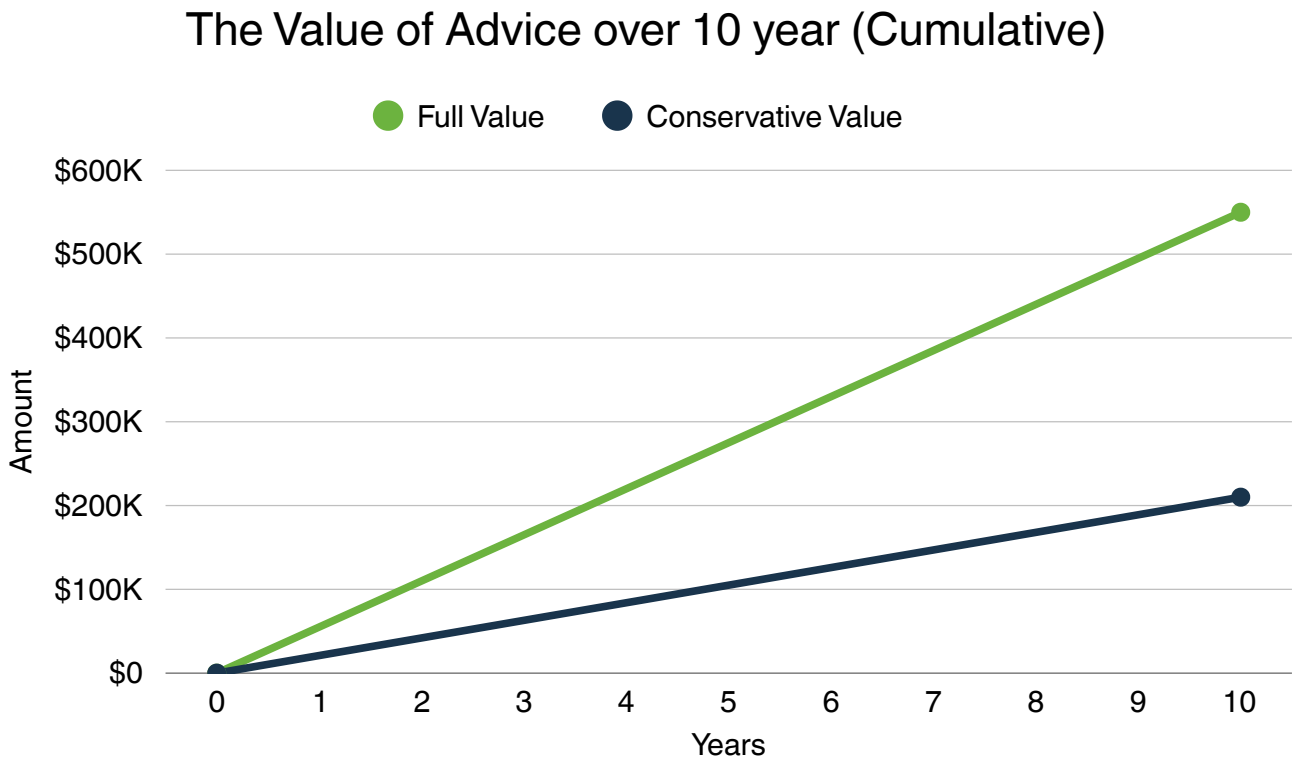
The table below shows the value of an advice relationship, measured on a $1,000,000 portfolio and with an example annual advice cost of $9,500.

We have also included a conservative scenario that assumes the value of advice is halved.

Source of Value	Full Value		Conservative Value	
Asset Allocation	1.50%	$15,000	0.75%	$7,500
Behavioural Coaching	2.80%	$28,000	1.40%	$14,000
Tax-Smart Planning and Investing	1.20%	$12,000	0.60%	$6,000
	5.50%	**$55,000**	**2.75%**	**$27,500**
Cost of Advice		-$9,500		-$9,500
Total Estimated Value of Advice	**$45,500**		**$18,000**	

For every **$1** you spend on advice, you received between **$1.90** and **$4.80** of value.

If we compound this benefit over a **10-year period**, at a **4% return**, it shows a cumulative benefit of between **$216,000** and **$546,000**.



Confidence Matters

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When clients were asked, *"what is the most valuable benefit your adviser delivers?"*, the results were clear:

Giving them **PEACE OF MIND** about their financial future

60%

Improving their **INVESTMENT PERFORMANCE**

4%

REDUCING THEIR STRESS AND ANXIETY about their financial future

33%

Helping them feel more **CONFIDENT & KNOWLEDGEABLE** about their finances

31%

CONFIDENCE IN ACHIEVING FINANCIAL GOALS

Percentage of advised clients who strongly agree that they are confident in achieving their financial goals.

41% → 83%

BEFORE ADVICE **VS** AFTER ADVICE

2x

IMPROVEMENT IN CONFIDENCE **POST** ADVICE

**Source – Russell Investment's Value of an Adviser Report 2026.*

Quantifying the Intangible

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Australian financial advisers added at leat **5.5%** per annum in value for clients over the past year by helping them navigate markets, optimise portfolios and structure their financial affairs.



Asset Allocation – Asset allocation remains the biggest contributor to long-term investment returns. Advisers add value by designing portfolios aligned to each client's risk tolerance, goals and time frame. They diversify across a broad range of assets, ensuring clients capture market opportunities rather than sit on the sidelines.

Behavioural Coaching – Keeping you focused on your goals, guiding you through market volatility and preventing you from reacting emotionally. A calm phone call can be more valuable than a technical strategy.

Choices – Skilled advisers act like elite coaches, blending technical expertise with a genuine understanding of each client's personal situation and motivations. They help clients weigh competing priorities and make informed trade-offs across a lifetime.

Expertise – It underpins every recommendation an adviser makes and is the foundation on which trust, confidence and long-term relationships are built. For that reason, it is priceless.

Tax-Smart Planning and Investing – Advisers add value by optimising assets across superannuation, investment bonds and other tax-effective structures, while implementing strategies that maximise after-tax outcomes.

**Source – Russell Investment's Value of an Adviser Report 2026.*