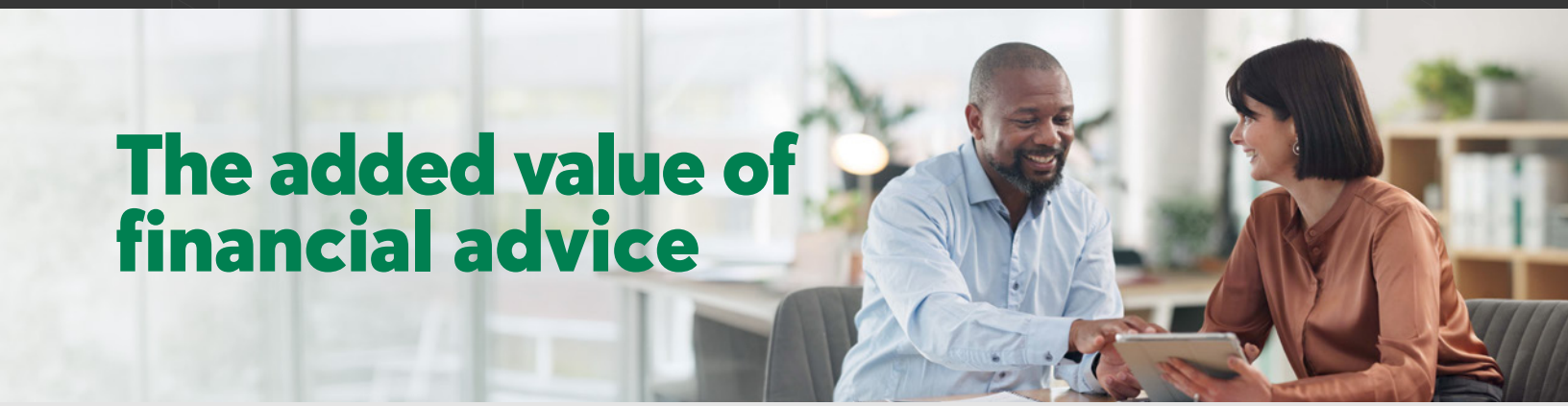
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The added value of financial advice



You might have questions about certain aspects of wealth management. Keep in mind that major financial decisions require experience, knowledge, strategy and thoroughness. Beyond the services they provide, your advisor may bring peace of mind, satisfaction and a sense of security.

Simply put, their advice has real value. Here's why.

Enhancing your quality of life

Greater peace of mind

86%[1] of advised individuals report greater peace of mind. Stress levels are nearly twice as high among self-directed investors.

Higher satisfaction

60%[1] of individuals who work with a financial advisor report feeling more confident, satisfied, proud and secure. They were less likely to feel anxious, worried, sad or disappointed when managing their finances.

Over 100 hours of free time gained to do other things[1]

Advised clients gain a median of two hours a week—or over 100 hours per year—allowing them to devote more time to family and hobbies.

Quality decisions

With the advice you get, you might be more likely to make sound financial decisions.

[1]According to a 2025 Vanguard survey.

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A value that can be quantified and explained

Year-over-year and lifetime gains

Getting financial advice makes a difference and, according to a reference study, the gains can add up over time:

From 2.39% to 2.78%

Estimated annual value added by financial advisor[2]

From 36% to 212%

Estimated additional value over a lifetime[3]

Four key dimensions of the value of advice

According to Russel Investments[4], the value of professional advice you receive is primarily driven by four components:



Asset allocation

Rebalancing your portfolio can help maintain a consistent asset allocation despite market fluctuations.



Coaching

Your advisor can support you through different stages of your life and help you maintain a disciplined approach, particularly during periods of market volatility.



Customized wealth planning

Benefit from comprehensive, long-term strategies designed to help you better understand your financial situation and make informed decisions.



Tax-smart planning and investing

Well-structured and well-managed portfolios can help support tax-efficient wealth management.

[2] [3]According to Smartasset. These results are estimates generated by SmartAsset's financial advisor value model and are based on assumptions regarding investment gains, tax savings, inflation, advisor fees and client characteristics. They do not represent actual investor outcomes or guaranteed results. The results presented in this brochure may vary based on each client's individual circumstances.

[4]According to Russel Investments. The components presented illustrate potential drivers of value created through financial advice based on Russell's methodology and are not directly linked to the quantitative estimates presented in the previous section.

The data are derived from external studies regarding the value of advice and do not constitute either a demonstration of added value or an indication of the performance of Desjardins Funds..

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