

The Success Gap

A visual comparison of retirement outcomes, wealth accumulation, and behavioral discipline for advised vs. unadvised individuals.

I. Confidence & Preparedness

Retirement Confidence Gap

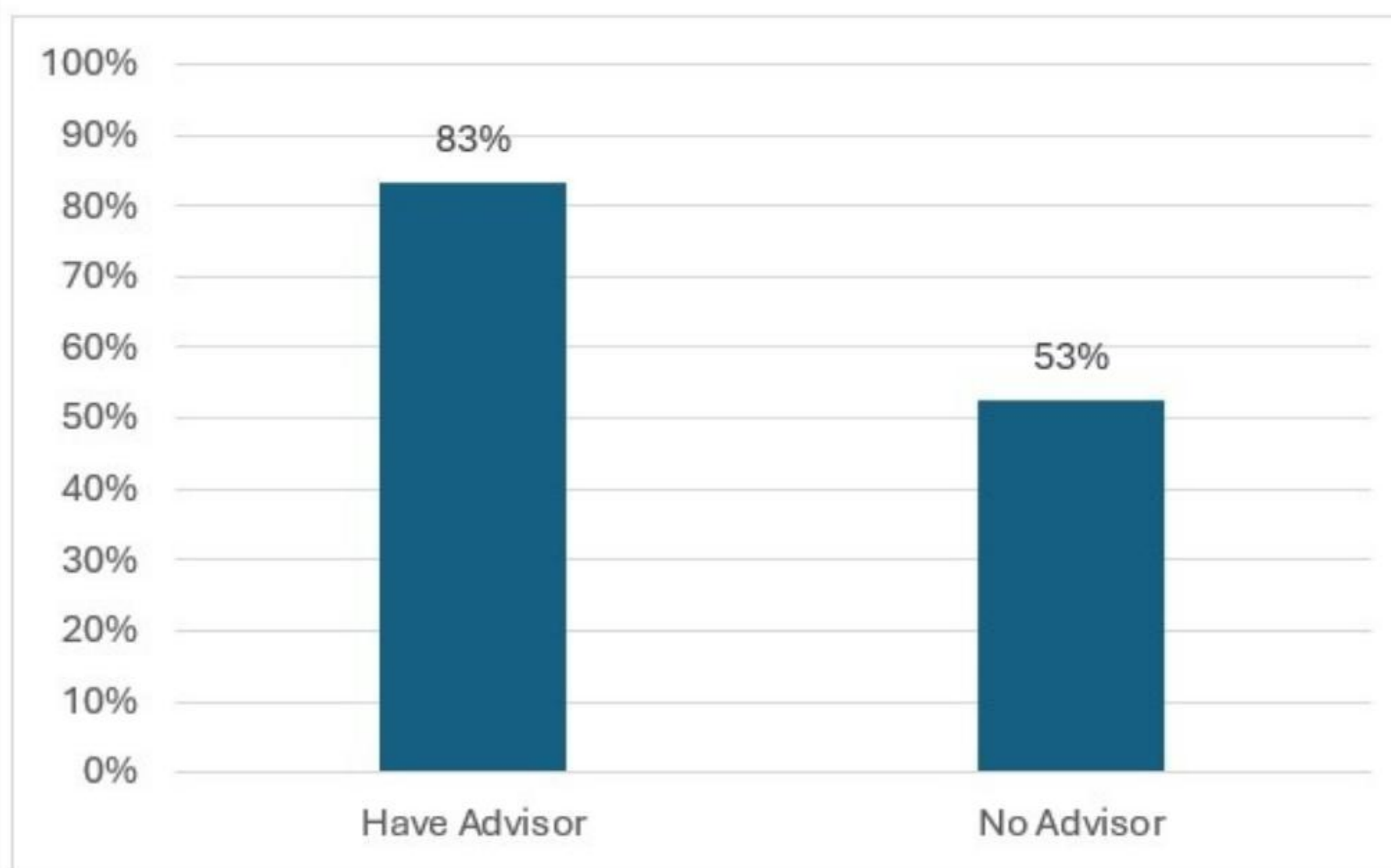


Research shows that individuals with a financial advisor are 3x more likely to feel "Very Confident" in their retirement strategy.

The Value of a Written Plan

- ✓ 90% of Advised Clients have a documented long-term financial plan.
- ✗ Less than 30% of DIYers maintain a comprehensive written strategy.
- 📈 Documentation leads to higher accountability and goal attainment.

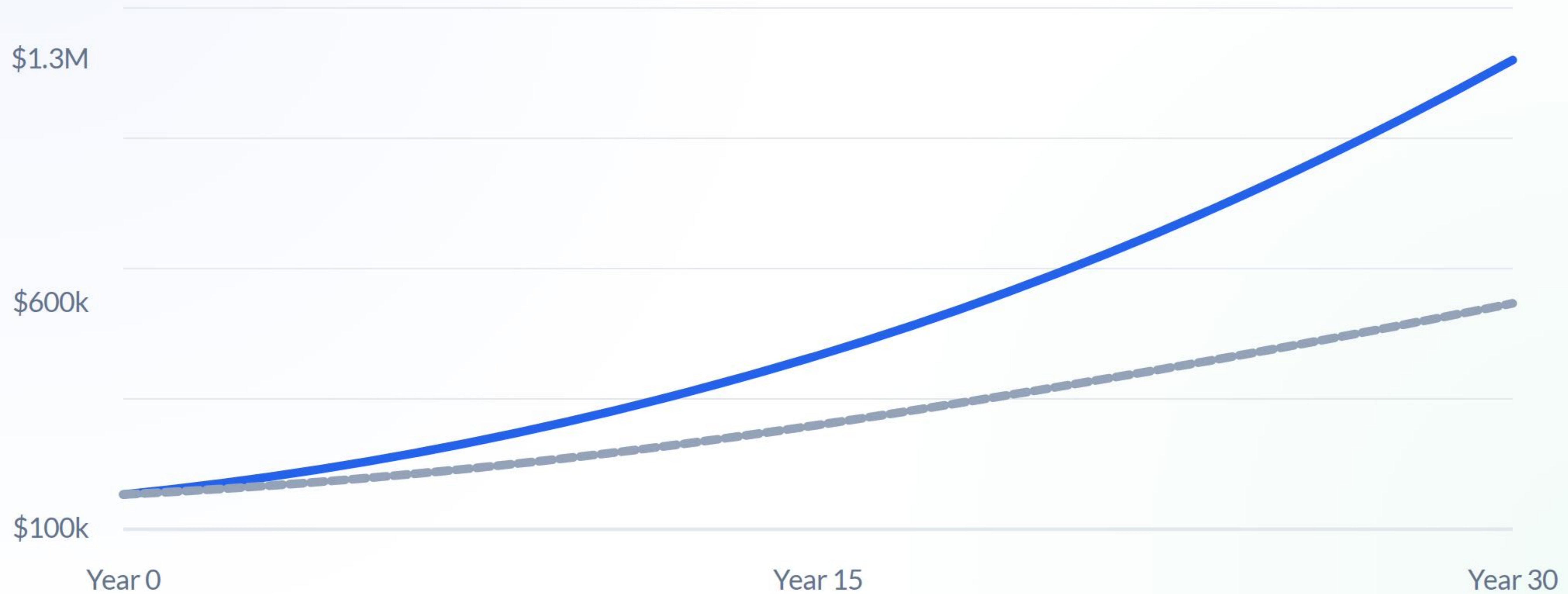
Retirement Confidence Based on Working With a Financial Advisor



Source: 2025 EBRI Retirement Confidence Survey, Author's Calculations

II. Wealth Accumulation

The 30-Year Wealth Multiplier



Professional optimization (tax-alpha, rebalancing, and fee management) can double terminal wealth over three decades.

DO YOU NEED A FINANCIAL ADVISOR OR A WEALTH MANAGER?

WHAT IS THE DIFFERENCE?

In simple terms, the difference between a financial advisor and a wealth manager lies in the clients and the forms of wealth they manage.

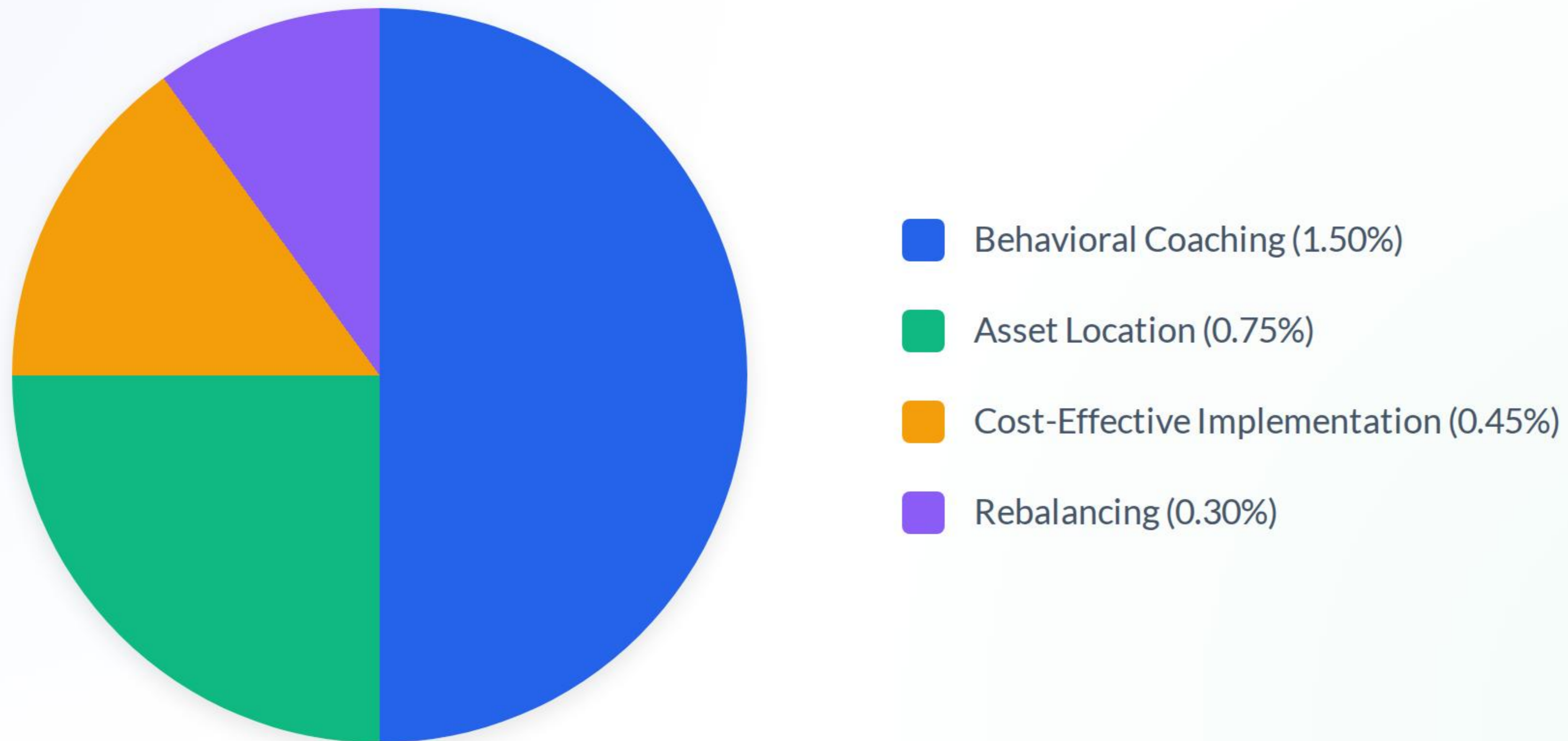
Financial advisors manage the financial situation of a client. Wealth managers are a type of financial advisor often associated with clients with a high net worth. Both professionals manage and assist with financial planning.

CONSIDER MINIMUM ASSET REQUIREMENTS

When choosing between these two forms of financial professional help, individuals should consider minimum asset requirements to open an account. Wealth management firms may require a minimum of \$250,000 while others require \$1 million to open an account. Individuals do not want to comply with these requirements may fit better with a financial advisor.

III. Behavioral Alpha

Components of Advisor Alpha



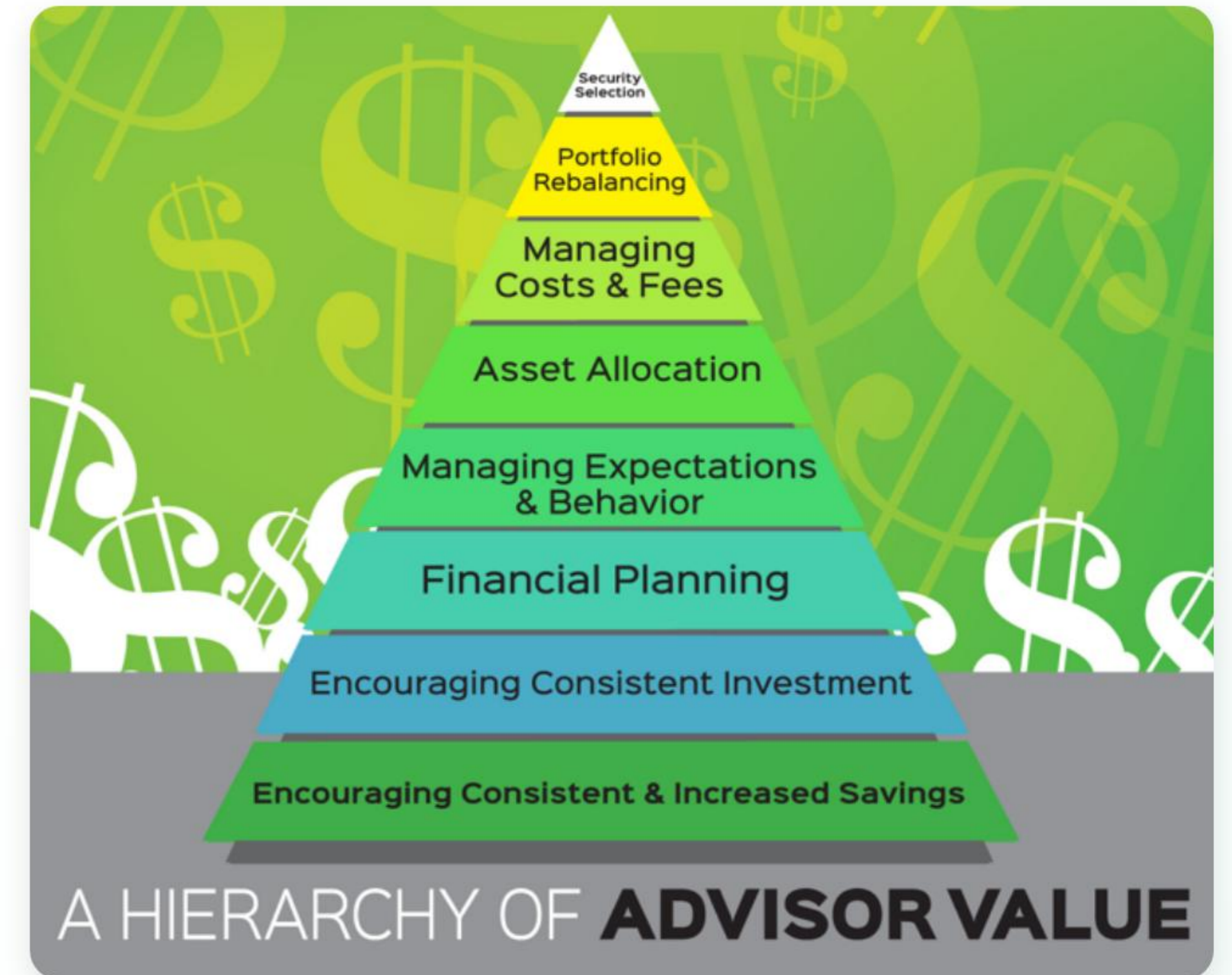
Behavioral coaching—preventing panic selling and emotional buys—accounts for half of the total added value.

The Behavioral "Cost"



The Performance Gap

The average DIY investor trails the market by 3.5% annually due to emotional timing.



Strategic Guardrails

Advisors act as a barrier between emotional reactions and your long-term capital.

The Bottom Line

3.0%

NET ANNUAL VALUE ADD

2.7x

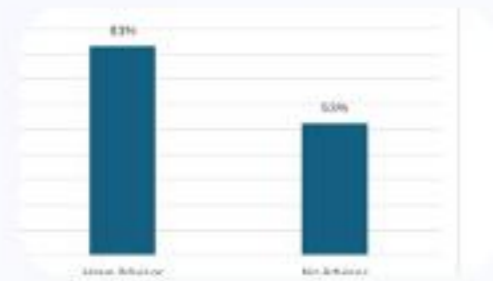
MORE WEALTH ACCUMULATED

Success isn't about beating the market; it's about beating your instincts and optimizing the math.

Questions?

Let's discuss how we can close your success gap.

Image Sources



<https://cdn.mos.cms.futurecdn.net/ng3A6nBT7TRhsPksSiRs8e.jpg>

Source: www.kiplinger.com



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Source: centurawealth.com



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