Vanguard

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The emotional and time-saving value of financial advice

For many people, managing finances can be stressful and take up a lot of time. That's where financial advisers come in – not just to help preserve and grow your wealth, but to help you feel more supported and confident in your long-term financial well-being.

To help understand the value of advice, Vanguard surveyed more than 12,000 investors about the benefits of their adviser relationships[1].

Here, we share our study's key findings on what clients value most about their adviser relationships:

1. Working with an adviser helps people feel more at ease with their finances

Most people who work with a financial adviser say they **feel calmer and more confident** about their money: 86% of advised clients say they have more peace of mind compared to managing their money alone.

Advisers help reduce negative feelings like anxiety, confusion and stress. Whether you're planning for retirement or navigating periods of uncertainty in the markets, advised investors say they feel more supported and respected when they have someone to guide them.

Advice increases peace of mind

2. Advisers save you time and help you focus on what matters to you

Thinking about money can take up a lot of your week. People without advisers spend more than five hours a week on average dealing with finance-related issues. Those who work with an adviser save about two hours each week – that's more than 100 hours a year.

Advised investors say they use this extra time to do things that really matter:

- Relaxing and enjoying hobbies
- Spending time with family
- Exercising or taking care of their health

3. Working with an adviser can help you stay focused at work

Money worries don't stay at home – they often follow people to work. Employees can lose hours each week being distracted by financial stress. But those with advisers are less distracted and more productive. This means better focus, better work and less stress overall.

1 The survey included more than 12,000 advised and self-directed investors in the US. For more details, please see *The emotional and time value of advice*.

4. Advice can pay off in more ways than one

Reduce anxiety	76% of advised clients save time	Median 2 hours saved per week

Many people initially seek financial advice to manage their investments. But over time, they often value benefits that go beyond portfolios, including feeling more positive about their finances and getting more time back.

Advised investors say they use this extra time to do things that really matter:

- 71% say advice helped increase positive emotions like confidence and security.
- 79% say advice helped reduce negative emotions like anxiety and feeling overwhelmed.
- 76% say advice saved them time – even when they didn't expect it to.

Financial advice isn't just about money. It's about helping you feel better, saving you time and boosting your confidence. Whether you're planning for retirement or navigating market uncertainty, having a trusted adviser by your side can offer value beyond your portfolio.