

# TEN UNCOMPLICATED WAYS TO DEMONSTRATE YOUR VALUE

## EXPLAIN THE SERVICES YOU PROVIDE

This simple, proven approach explains your value and validates your fee. But don't stop at 10 – it's imperative to take credit for all you do.

### 1. BEHAVIORAL COUNSELING

Clients with \$10,000 fully invested in the market from Jan. 3, 1995, to Dec. 31, 2014, saw a 9.85 percent return. If they missed the best 20 days in that time period, their return dropped to 3.62 percent (J.P. Morgan).

### 2. RETIREMENT PROJECTIONS

Twenty-nine percent of Americans age 55 and older don't have any retirement nest egg or traditional plan (GAO).

### 4. ESTATE PLANNING

The percentage of Americans who die without a will or estate plan is 55 percent (American Bar Association).

### 5. FAMILY FINANCIAL EDUCATION

Sixty-six percent of children will fire their parents' financial advisor after they inherit their wealth. Lack of relationship with the advisor is the issue (Envestnet).

### 3. EDUCATION PLANNING

The average cost of tuition, fees, room, and board during the 2016-2017 school year at a four-year public college was \$20,090, up +4.6 percent per year over the last decade. If that same rate of inflation continues over the next decade, one year of college (at an average in-state public college) will cost \$31,441 during the school year of 2026-2027 (College Board).

### 7. PHILANTHROPIC STRATEGIES

In 2012, \$180 billion was given to charity. On average, Americans give about 3 percent of their income to charity (The Chronicle of Philanthropy).

### 6. LONGEVITY RISK MANAGEMENT

Twenty-five percent of 65 year olds will live to be older than 90, and 10 percent of 65 year olds will live to be older than 95 (Social Security Administration).

### 8. PERSONAL BUDGETING

Forty-six percent of millennials define financial success as being debt free in a survey (Envestnet).

### 9. LONG-TERM CARE

Ninety-five percent of FPA advisors received unsolicited client questions about long-term care in the last six months (FPA and Cerulli).

### 10. SOCIAL RESPONSIBILITY

Sixty-two percent of SRI investors are investing because they want to create a better world for their children and grandchildren (Envestnet).

Why wait another day to have a conversation about it? Contact Kestra Financial recruiting at **800-508-SOAR** or **advisorrecruiting@kestrafinancial.com** to learn more today today.