



**Advice+**

**Connecting  
you to what  
matters most.**

# Financial well-being and your overall health and happiness are inherently connected.

Perhaps that helps explain why the conversations between you and your financial advisor are increasingly about more than just investments. When you truly connect with someone who leads with empathy—and cares deeply about the full experience you have with your money—the benefits go far beyond your investment portfolio.

That's because financial advice isn't solely about investment guidance. It's about someone who will be by your side. Someone who will coach you through your most important life moments. Someone who looks at the totality of your needs, decisions, and goals. Because on any given day, the experience—what matters most—is how you feel.

# 57%

## More than financial advice

57% of financial advisors report spending a significant portion of their time—more than a quarter—discussing nonfinancial topics with clients.<sup>1</sup>

# This is Advice+

Said another way, it's the ability to make confident decisions—together with your advisor—so that you can power your wealth, build a sense of community, and help protect your future.

After all, your life, finances, and happiness are all connected by specific moments that make up your total wealth experience. Let us show you how that kind of experience might look to you.



# Advice+ is about powering your wealth.

It wouldn't surprise you to learn that 77% of Americans are anxious about their financial situation.<sup>2</sup> Most people feel like they are not fully in control of their wealth. How do you take control? Working with an advisor is an important first step, but you also need your money to work for you—and for the things, and people, you value.

That begins by making confident decisions about how your investments work in service of your goals and the things you believe in most. So that your wealth gives you the potential for stability as well as the ability to shape the future you want for yourself and generations to come.

# Build confidence, gain control

Today, powering your wealth is so much more than having an investment portfolio. Confidence and financial freedom happen when you feel fully informed, have all of your questions answered, and know there's someone—a true advocate—in your corner working to help your goals and aspirations become a reality. Experiences, especially when it comes to investing, aren't just rational ones. They're emotional, too.

It's helpful to have someone who helps you navigate the emotions of investing and keep you focused on your long-term. Not only does it help you better understand the ups and downs of the market, but it can help connect your financial goals to all facets of your life. In fact, there's real, tangible value that helps fuel the financial freedom you'll feel when working—and more importantly—connecting with an advisor who can put themselves in your shoes.

## 3X

### Get happy(er)

People who work with a financial advisor are reportedly as much as 3x happier with their life than those who manage their own finances.<sup>3</sup>

## 1.5%

### Return the favor

Investors who receive behavioral coaching from their financial advisor potentially realize as much as 1.5% in excess returns.<sup>4</sup>

## 3 ways to power your wealth

### Find emotional rescue.

When it comes to investing, your emotions—or lack thereof—can derail the best of intentions. A professional can keep you on track—and feeling confident.

### Make friends with tech.

Feeling fully informed can include leveraging client portals and other digital apps that create additional opportunities to connect personally with your advisor.

### Then, leverage tech.

The power of technology can create endless efficiencies, including investor education, portfolio and rebalancing tools, and access to a broad universe of investments.

# **Advice+ is about building your community.**

Access to your wealth is imperative, but connecting everything in your life to it only amplifies the access and enriches the advice you receive. Perhaps more importantly, it increases the positive impact you can make on those around you.

Building a community around your wealth begins with selecting an advisor who understands your life beyond your finances— your family, goals, aspirations, and life circumstances—and can create and experience and investment portfolio uniquely personal to you.

# Investing where it matters most

In today's world, an investing experience is about so much more than a portfolio or asset allocation. It can be a vehicle for you to have an impact on your family, and on the world around you. One of the most impactful ways to align your investing strategy with your core beliefs and personal values is to employ a values-based approach. There is a distinct connection between personal identities, value systems and your wealth. You may decide you want to look beyond an investment's returns so that you can consider the economic and social impact of a company.

Another way to help build your community is through charitable giving, and impactful philanthropy isn't exclusively reserved for the ultra-highnet-worth. You can also make an impact on your community by identifying charitable causes that are near and dear to your heart. Discuss charitable interests with your advisor. Because when they have a clearer understanding of your life's bigger picture, they can help connect the dots in ways you may not have considered before.

# 78%

## Goals with value

Around the world, as many as 78% of investors—and 99% of millennial investors—have investment goals focused on sustainability efforts.<sup>5</sup>



## Give to live

There are many benefits to giving. It can boost your physical and mental health. It can lower your blood pressure and stress levels. And it can connect you to happiness.<sup>6</sup>

## 3 ways to build your community

### Make it your moment.

Ensure that your financial plan casts a wide net to include your preferences, aspirations, and values.

### Focus on matters of the heart.

Talk with your advisor about the philanthropic organizations and causes that you want to actively support.

### Connect the dots.

You've likely built a community of professionals around you, which might include estate or business attorneys and CPAs, in addition to your advisor. Connect everyone together so that they can create a more personalized experience for you.

# **Advice+ is about helping protect your future.**

One of the most powerful aspects of wealth is that its impact can extend beyond today, creating a resilient and meaningful future for generations to come. The catch, of course, is that the future can be filled with uncertainty. It's unknown. So, how do you stay confident? How do you protect the future?

The answer begins with a plan and it ends with having the confidence to face the future with courage.



# Face your fears

The antidote to uncertainty is knowledge. That's precisely why every day is a good day to talk taxes. It's complicated stuff—and taxes are one of the biggest detractors of overall investment performance—but your financial advisor is your best resource to help you understand and implement tax strategies that may help protect your future.

It's likely that any conversations about protecting your future also include discussions about your legacy. Whether it's funding education for your grandchildren, or funding long-term health care needs, or transitioning wealth, protecting your future often requires an investment in the future. Confidence in your future comes from understanding how your wealth experience is connected—and adjusting your plan accordingly.

**60%**

## Be tax smart

Taxes can reduce returns by as much as 60% over time.<sup>7</sup> And taxes impact every investor, regardless of income level.

**62%**

## Protect and serve

62% of investors say their goal is to protect and/or achieve a safe transition of their wealth.<sup>5</sup>

## 3 ways to help protect your future

### Keep more of what you earn.

Tax optimization is a critical component of protecting your wealth. Your advisor can consider your tax situation and then implement tax efficient strategies.

### Set goals, and then revisit them.

Setting specific savings goals is critical, but it's also important to track your progress and shift goals accordingly.

### Help manage risk.

One of the biggest advantages of working with your advisor is knowing that they continuously reexamine your plan in an effort to mitigate risk. Risk management is a critical component for having confidence in your plan.

# Advice+ is about **the** **tangible and** **intangible** **benefits.**

Financial freedom, peace of mind, happiness. There are many ways to describe the collective feeling born out of the many moments of everyday life where you felt confident in your decisions.

That feeling is bigger than beating a benchmark or the investments you selected. And while Advice+ is made up of many components, a connected experience allows you to achieve and sustain financial freedom so that you can live your best life the way you want to live it, and face the future.

**Where do you start?** That's easy. Have a conversation. Talk to your advisor about doing more with your wealth. And then together, look at every aspect of what you want for your life and create a plan to make what matters most a reality.



# The advice (r)evolution

You can benefit from working with an advisor who knows you best. You and your advisor benefit from technology that enhances the overall experience and, ultimately, powers confident decision making.

We believe the future of financial advice will be rooted in providing a personalized and connected experience. And we're committed to helping advisors do their best work, so that they can help you be your best self.



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<sup>1</sup>Beyond Finances: Holistic life planning trends among advisors, *InvestmentNews*, 2020.

<sup>2</sup>Mind over Money Survey, Capital One and The Decision Lab, May 2022.

<sup>3</sup>“What’s the value of a financial advisor? Happiness.” Herbers & Company, December 2021.

<sup>4</sup>“Putting a value on your value: Quantifying Vanguard Advisor’s Alpha,” Vanguard, February 2019.

<sup>5</sup>“Where will wealth take clients next?” 2021 EY Global Wealth Research Report

<sup>6</sup>“Why giving is good for your health,” Cleveland Clinic, October 2020.

<sup>7</sup>Results will vary as the amount of federal income tax paid depends on both the investor’s tax bracket and how long the investment is held. Source: Parametric Portfolio Associates: Based on a hypothetical tax-free \$100,000 portfolio invested 60% in the Russell 3000 and 40% in bonds in the Bloomberg Aggregate. Assumptions: (1) no liquidations. (2) interest income and dividends taxed annually at current top marginal tax rates. (3) capital gains realized at 50% per year and taxed at the current long-term capital gains tax rate. (4) portfolio held for 42 years (from 1979-2021). The intent is to portray a worst-case scenario. The portfolio would have grown from \$100,000 to about \$7.8 million. If the portfolio was taxed as indicated above, it would have lost 62% of its value, due to taxes paid and earnings lost on that money. Tax-managed investment strategies are designed to minimize capital gains distributions and maximize after-tax returns.

**Past performance is no guarantee of future results.**

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