



# PEACE OF MIND, PERSPECTIVE, AND A PLAN

## THE VALUE OF ADVICE

A growing number of people are recognising the benefits of working with a financial adviser — especially when markets are unpredictable and headlines can be overwhelming.

A recent Investor Confidence Barometer<sup>1</sup> found that four in five people (82%) say they get value for money from their adviser. That's a 10% increase on the previous year — and a sign that the role of advice is more relevant than ever.

### **Confidence through connection**

The research also found that clients feel more confident knowing they have someone to talk to when times are tough. In fact, 96% of advised clients said they value the accessibility of their adviser just as much as portfolio performance.

That human connection matters — especially in periods of volatility. When faced with fast-moving markets, changing interest rates or political upheaval, it's reassuring to have someone who knows your situation and can provide tailored guidance.

### **A positive outlook**

The same survey found that advisers tend to be more optimistic than investors — and this confidence seems to have a ripple effect.

- Over five years: 89% of advisers expect markets to rise
- Compared with: 63% of advised investors and just 57% of those without advice
- Over ten years: 91% of advisers are predicting market growth, compared with 68% of advised investors and 57% of non-advised investors

## What happens next?

It suggests that advice helps people take a long-term view, building resilience and helping clients stay focused on their goals — even when markets feel unsettled.

Ross Easton, Head of Platform Proposition at Scottish Widows, put it simply:

“This survey emphasises the difference that advisers make for their clients, especially when it comes to guiding them through times of market volatility.”

## Advice that adapts

The last five years alone have tested even the most confident investors — from a global pandemic to geopolitical conflicts, shifting government policy and economic uncertainty.

It's easy to feel overwhelmed by the news. But advice helps you cut through the noise and focus on what you can control. Your adviser can:

- Make sure your strategy reflects your life and goals
- Adjust your plan when circumstances change
- Help you avoid knee-jerk decisions that might harm your long-term outcomes

In other words: you don't need to navigate it alone.

## Personalised support matters

Financial advice isn't just about choosing investments. It's about building a relationship with someone who understands your goals, your values and the bigger picture.

Whether you're planning for retirement, supporting family members, or simply trying to make sense of your options, having a trusted adviser can bring clarity and confidence.

Advice also helps you:

- Understand the risks and opportunities that are relevant to you
- Make tax-efficient decisions
- Stay disciplined and on track through ups and downs



