Benefits of working with a financial advisor

Financial outcomes — higher balances

**Worked with a financial professional**

$40k

Median account balance

**Did not work with a financial professional**

$21k

Median account balance

Those who worked with a financial professional are more confident in meeting their retirement goals and in their investment choices than those who did not.

Investing behaviors — contribute more & earlier

**Worked with a financial professional**

$5,016

Mean annual contribution

24%

Those who worked with a financial professional increased their contributions 24% more frequently than those who did not.

**Did not work with a financial professional**

$3,372

Mean annual contribution

Because of a financial professional...

- Agree their account balance is higher: 65%
- Agree they started contributing sooner: 56%

Emotional benefits — greater satisfaction

<table>
<thead>
<tr>
<th>Satisfaction with 403(b) plan</th>
<th>Satisfaction with account performance</th>
<th>Financial professional helps make investment decisions that are best for you</th>
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<tbody>
<tr>
<td>Worked with a financial professional</td>
<td>Did not work with a financial professional</td>
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<tr>
<td>72% 54%</td>
<td>59% 47%</td>
<td>80% 66%</td>
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