



The OTHER Value of Professional Advice

August 1, 2025

The normal way that advisors and most of their clients measure the value of professional financial advice comes down to dollars. Did the advice lead to lower taxes? Did a professionally managed portfolio, with rebalancing and understanding when and how to make contributions to retirement savings and make Roth conversions, lead to greater wealth? Does the advice mean paying less in various fees assessed by the investment themselves and the various custodians and banks?

But there may be another kind of value that is common to professional relationships, and particularly relevant to financial advice. In a recent survey, three analysts at the Vanguard organization surveyed 12,443 investors, all of them holding Vanguard accounts. Of those, 7,746 were advised by clients of Vanguard, meaning they were receiving basic financial advice from a staff professional. Instead of comparing whether the advised clients were generating more wealth, the researchers focused on softer emotional differences in the investment experiences reported by the advised and the not advised.

Results? The advised investors were roughly half as likely (14%) as non-advised investors (27%) to experience high levels of financial stress. More broadly, 50% of advised investors reported low financial stress, vs. 32% of the non-advised.

Related to that, 86% of the advised investors reported having greater peace of mind when thinking about their finances, compared with managing them on their own. The study authors noted that having a professional on call was particularly effective at reducing negative emotions such as feeling overwhelmed or worried. Overall, 71% of human-advised clients and 47% of digitally advised clients reported an increase in positive emotions like confidence, satisfaction, a sense of security and pride.

Finally, 76% of the survey participants who have an advice relationship reported that the advice services they received save them time. The median time savings was approximately two hours per week, or 100 hours per year. (Another 22% said that having advice neither saves nor costs them time.)

Most people who don't have an advice relationship have no easy way to understand the value it can provide. Vanguard is a large, generic provider of financial services, which means that more focused (and often more experienced) advisors have the opportunity to bring more value to their clients—and we now see that that extends beyond the portfolio construction and quality of advice elements of the relationship. Vanguard's study is an unusual window into how people who hire an advisor feel about the benefits of the relationship, something more people should be aware of.

Sources:

<https://www.advisorperspectives.com/articles/2025/07/14/emotional-time-value-advice>

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:2153251595) or you can [click here to schedule a meeting](#).

Please feel free to forward this article and offer to anyone you know who might have financial questions or need some unbiased advice. Most financial advice is sales advice. In stark contrast, we are fee-only (non-commissioned) fiduciary advisors. We just provide truthful, unbiased advice to our clients.



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