

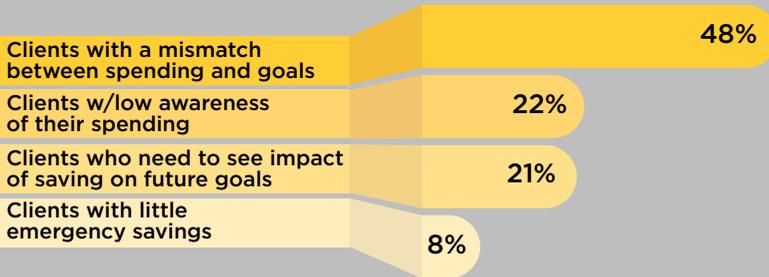
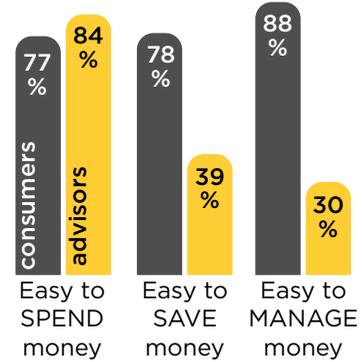


Consumers Think It's Easy, Financial Advisors Say Otherwise



Advisors Know it's Not Easy

There is a significant disconnect between advisors and consumers when it comes to the perception that saving and managing money is easy.



Bridging the Gap

Financial advisors believe clients would benefit from increased cash flow management, which for many people isn't something that's seen as important. In particular, nearly half of advisors agree that clients with a mismatch between spending and their overall goals would benefit most from cash flow management.

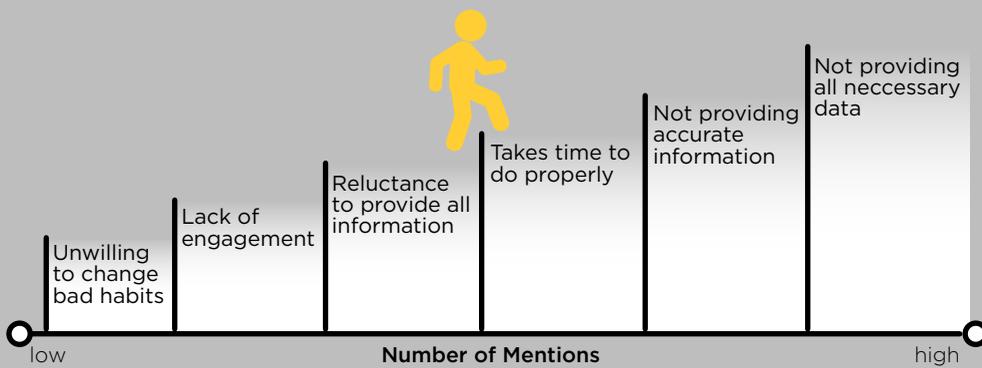


Benefits to Clients

The benefits of cash flow management and budgeting are significant, according to advisors, with 96 percent agreeing that clients become more confident and secure about their financial futures.



increases clients' budgeting confidence & security



Challenges of Cash Flow Management

Developing a budget and performing cash flow exercises can be a challenge. Clients often withhold data, provide inaccurate information or are unwilling to adjust habits.



Cash Flow Critical

Advisors continue to see it as a critical component to successful financial planning, with three-quarters of firms providing some form of cash flow management, and more than half including it in a client plan all or most of the time.



3 out of 4 firms currently provide cash flow management to clients



Little more than half of firms provide cash flow management on a regular basis