What "Advisor Value" Really Means

The value of advice is no longer defined by trying to beat the market. Today, advisors create the most value by helping clients align their investments with what matters to them most.

Your values, family, and the legacy you want to leave behind. The right advisor can help you make better decisions, reduce costly mistakes, and stay focused on long-term goals.

Markets are unpredictable. Life is unpredictable. What is predictable is human behavior—especially during periods of uncertainty. Advisors add value by guiding clients through these moments with discipline, structure, and perspective.

Rather than relying on market timing or stock selection, effective advisors focus on evidence-based strategies that are within their control. The goal of these strategies is to help clients keep more of what they earn, reduce unnecessary risk, and improve the likelihood of reaching their financial goals.

Our Approach

Source: Vanguard Investment Advisory Research Center.

Headquarters: 251 W. Garfield Rd. | Suite 155 | Aurora, Ohio | 44202
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EmVision Capital Advisors

Where Advisors Create Value

Advisor value is created through a combination of financial expertise and human guidance. Here are several key areas where advisors consistently add value over time:

Asset Allocation & Diversification

Helping clients build portfolios aligned with their goals, time horizon, and risk tolerance.

Active Management

Helping clients find undervalued opportunities while avoiding overvalued higher risk investments rather than blinding tracking the broader market. This flexibility allows for more disciplined risk management and the potential to preserve capital during downturns while still capturing targeted upside.

Cost-Conscious Investment Selection

Using low-cost, efficient investments to reduce unnecessary drag on returns.

Rebalancing

Maintaining discipline as markets move to manage risk and prevent portfolios from drifting off course.

Tax-Aware Planning

Coordinating investment decisions with tax considerations to improve after-tax outcomes.

Behavioral Coaching

Helping clients avoid emotionally driven decisions during market volatility.
Individually, these actions may seem modest. Over time, their combined impact can meaningfully improve outcomes.

Where Financial Guidance Adds Value

Suitable asset allocation using broadly diversifled funds/ETFs
Investment selection
Rebalancing
Behavioral coaching
Asset location
Tax-efficlent retirement strategy
Total return versus income investing
Tax-loss harvesting

Source: Vanguard Investment Advisory Research Center.

** Value is deemed significant but too unique to each investor to quantify.*

*** Tax-loss harvesting (TH) was added to QAA modules in 2024. To understand the potential impact of TH for an investor, the value reported must be scaled by the size of TH assets relative to the size of the entire portfolio.*

Notes: We believe implementing the Vanguard Advisor's Alpha framework can add about 3% in net returns for your clients and also allow you to differentiate your skills and practice. The actual amount of value added may vary significantly, depending on dients circumstances "Up to, or even exceed 3% means 3 percentage points of additional net return over an unspecified period of time

Reducing Return Leakage: Keeping More of What You Earn

One of the most powerful ways advisors can create value is by reducing "return leakage"—the gradual erosion of wealth caused by high costs, poor timing, taxes, and emotional decision-making.

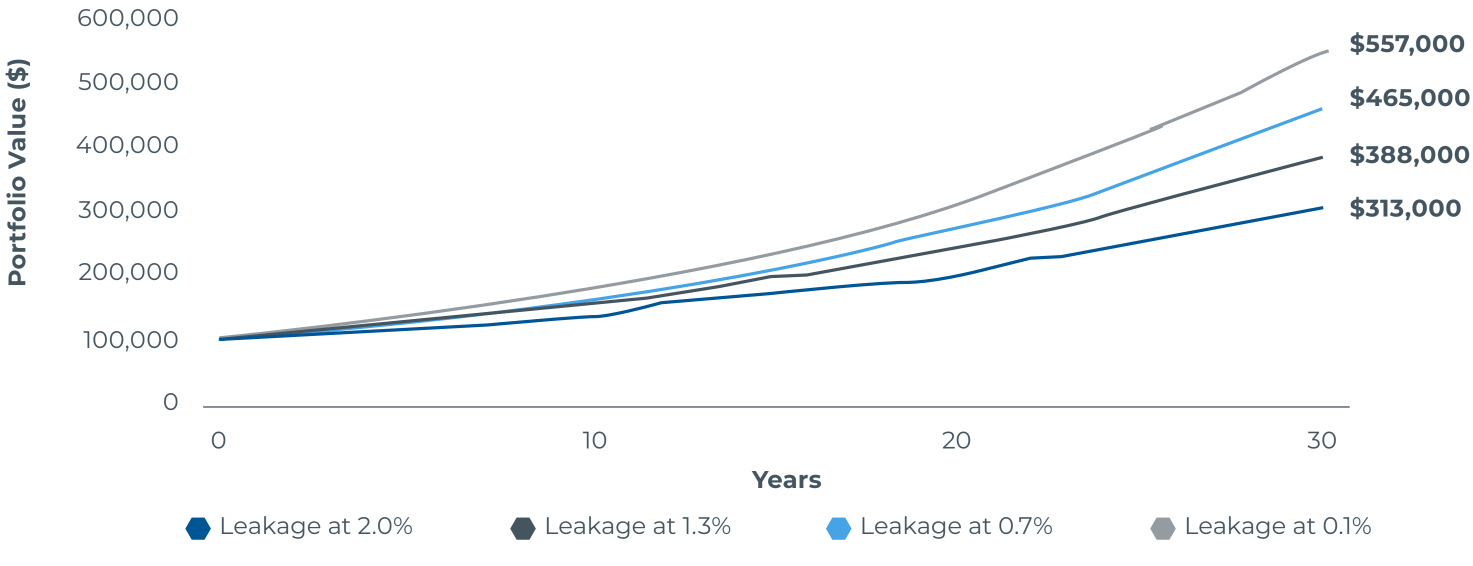
Return leakage often goes unnoticed, but its effects compound over time. Even small inefficiencies can lead to significantly lower outcomes over decades.

Advisors help reduce leakage by:

- Selecting efficient, low-cost investments
- Rebalancing portfolios through market cycles
- Managing taxes proactively
- Helping clients avoid panic-driven decisions

Reducing leakage doesn't require taking more risk. It requires discipline, planning, and guidance.

Impact of Reduced Return Leakage Over Time



Source: Vanguard Investment Advisory Research Center.

Notes: The portfolio balances shown are hypothetical and do not reflect any particular investment. In this example, a starting balance of $100,000 returns 6% annually, with returns reinvested, and investment costs are taken at the end of the year. The rate of return is not guaranteed. The final account balances do not reflect any taxes or cenalties that might be due upon distribution. Costs are one tactor that con impact returns, there may be differences between products that must be considered prior to investing.

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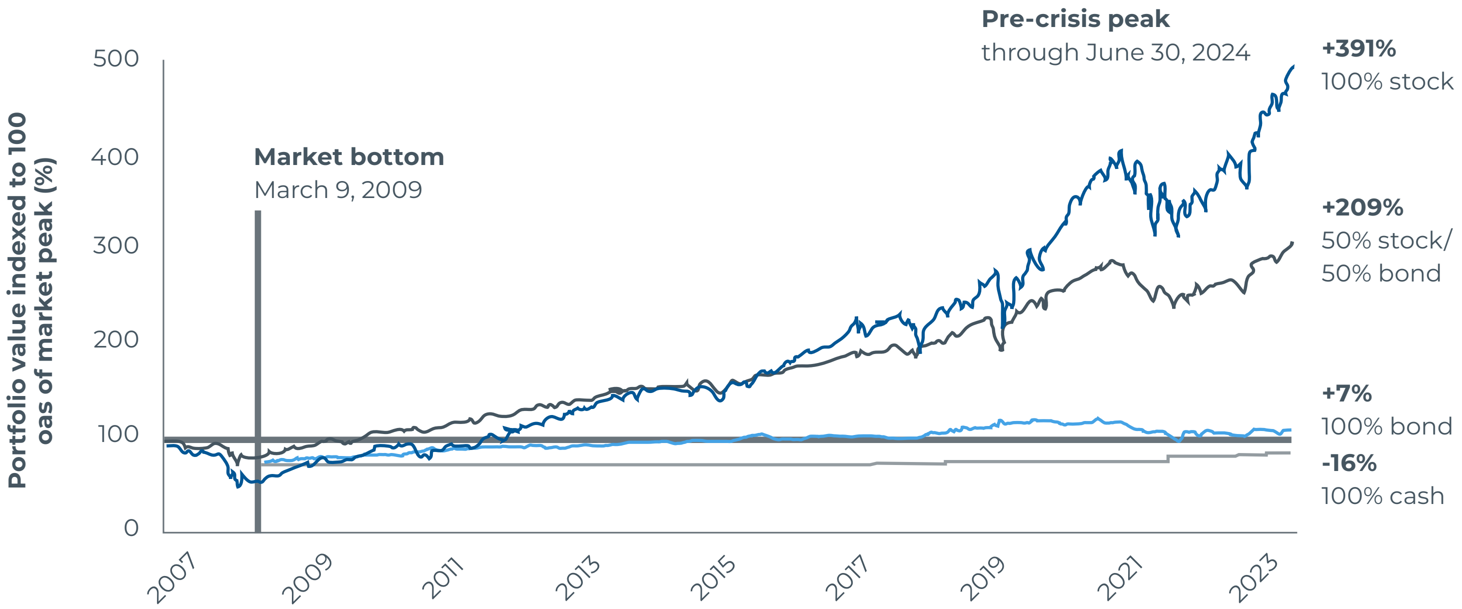
The Behavioral Value of Advice: Staying the Course

Some of the most important moments in an investor’s life happen during periods of market stress. Fear and uncertainty can lead investors to abandon long-term plans at exactly the wrong time.

Advisors act as behavioral coaches—helping clients stay focused on long-term goals rather than short-term headlines. By setting expectations in advance and providing perspective during volatility, advisors help clients avoid decisions that can permanently damage wealth.

History consistently shows that investors who stay disciplined through downturns tend to fare far better than those who react emotionally.

Stay-the-Course Portfolio Comparison



Hypothetical example. Past performance is no guarantee of future results. The performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index.

Source: 5&P 500 Index and Bloomberg U.S. Aggregate Bond Index (rebalanced monthly). 100% cash represented by 3-month T-Bill, 100% bond represented by Bloomberg U.S. Aggregate Bond Index. Vanguard Investment Advisory Center calculations using data from FactSet, as of June 30, 2024.

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Why Advice Matters No Matter Your Circumstances

The value of working with an advisor is not reserved for the wealthy. Financial complexity shows up at every stage of life—career changes, growing families, retirement planning, tax decisions, and legacy considerations.

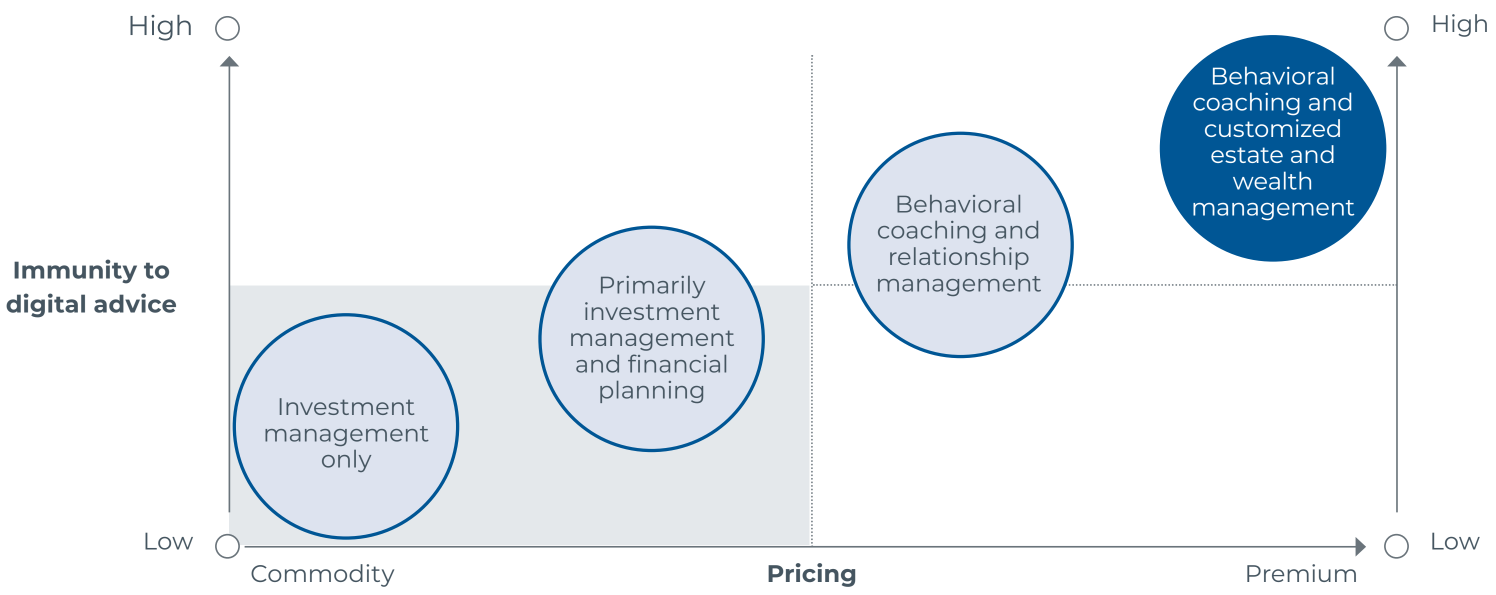
As technology improves, many financial tools have become more accessible. Advisors help integrate those tools into a coordinated plan tailored to each client's goals and circumstances.

Working with a financial advisor ensures your investments are precisely tailored to your specific goals—like retirement growth, legacy planning, or short-term savings—by assessing your timeline, risk tolerance, and priorities to build personalized portfolios. Advisors also select the optimal account registrations, such as individual, joint, IRA, or trust accounts, to match your situation for tax efficiency, accessibility, and compliance, avoiding mismatches that could hinder progress.

At its core, the advisor-client relationship is about partnership:

- Turning goals into a plan
- Turning uncertainty into clarity
- Turning discipline into long-term confidence

Advisor Value Stack



Source: Vanguard Investment Advisory Research Center

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Guidance That Goes Beyond The Markets

The true value of advice isn't measured by market outperformance—it's measured by better decisions and better outcomes over time.

Whether you're navigating change, planning ahead, or simply looking for a clearer path forward, personalized advice can help turn uncertainty into direction.

To learn how thoughtful planning and disciplined guidance can support your goals, **reach out today to set up a conversation.**

We'd welcome the opportunity to help.

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Independent. Collaborative. Built to Grow.

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Investments are subject to risk, including the loss of principal. Some investments are not suitable for all investors, and there is no guarantee that any investing goal will be met. Past performance is no guarantee of future results. Talk to your financial advisor before making any investing decisions.

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