THE CRITICAL ROLE OF A FINANCIAL ADVISOR

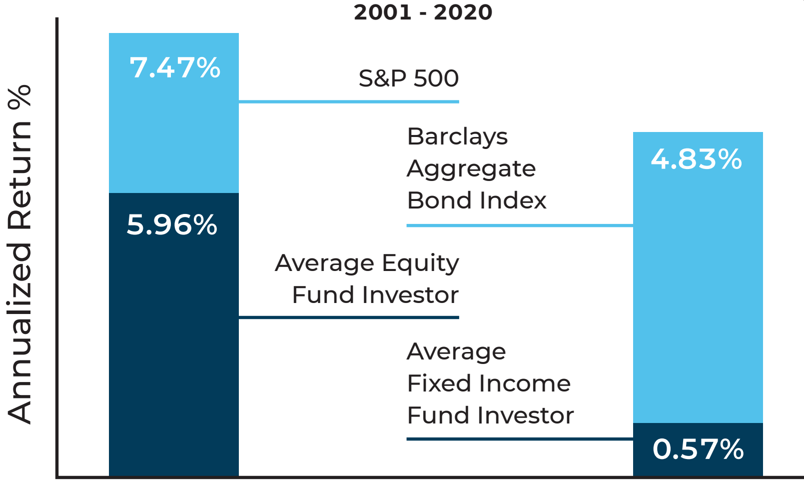
Navigating the World of Investing

Why do some investors choose to “go it alone;” to navigate the world of investing based on their own observations, information, or feelings? Maybe they believe that investing is easy or that making their own investment decisions is more cost efficient?

According to a study by DALBAR Inc., over the period 2001 – 2020, the average equity fund investor received an annualized return that substantially lagged the return of the S&P 500. Fixed Income fund investors did even worse—in an asset class that is supposed to be generally less risky than stocks.

The Value of a Financial Advisor: The Opportunity for Greater Return

2001 - 2020



Hypothetical Illustration

Why?

- Many investors sell underperforming investments and replace them with others that are performing well; AKA “buying high” and “selling low”
- Emotionally-driven decisions can cause trading at inopportune times
- Investment activity motivated by media hype or so-called “experts”
- Poor market timing decisions resulting in missed opportunities

A Financial Advisor Can Help

While investment returns are unpredictable, a financial advisor can help you stay focused on your investment objectives and committed to your long-term plan. An experienced advisor will help you to define your goals and implement a strategy designed to potentially increase your returns over time.

Your financial advisor can assist you in:

- Creating a long-term financial plan to achieve what is important to you personally and financially
- Constructing a suitable portfolio to help get you there
- Monitoring your progress toward achieving your goals
- Making sure your plan and portfolio keep pace with changes in your life or circumstances

An independent, experienced financial advisor can make a real difference in helping you achieve your most important long-term goals.

Past performance does not guarantee future results. All data is from sources believed to be reliable but cannot be guaranteed or warranted. Please see important disclosure on the next page for limitations to the performance information.

THE CRITICAL ROLE OF A FINANCIAL ADVISOR DISCLOSURE

Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. Symmetry charges an investment management fee for its services. All Symmetry Partners' fees can be found in the ADV Part 2A located on the Symmetry Partners' website, www.symmetrypartners.com. Diversification seeks to reduce volatility by spreading your investment dollars into various asset classes to add balance to your portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market. Different types of investments and/or investment strategies involve varying levels of risk, and there can be no assurance that any specific investment or investment strategy will either be suitable or profitable for your portfolio. You and your advisor should carefully consider your suitability depending on your situation.

Source: "Quantitative Analysis of Investor Behavior, 2021" DALBAR, Inc. www.dalbar.com

Equity benchmark performance and systematic equity investing examples are represented by the Standard & Poor's 500 Composite Index, an unmanaged index of 500 common stocks generally considered representative of the U.S. stock market. Indexes do not take into account the fees and expenses associated with investing, and individuals cannot invest directly in any index. Past performance cannot guarantee of future results.

Bond benchmark performance are represented by the Bloomberg Barclays Aggregate Bond Index, an unmanaged index of bonds generally considered representative of the bond market.

Average equity and average bond investor performance results are calculated using data supplied by the Investment Company Institute. DALBAR is an independent, Boston-based financial research firm. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions and exchanges for each period.

Indices are unmanaged. Investors cannot directly invest in an index. Indexes have no fees. Historical performance results for indexes generally do not reflect the deduction of transaction and/or custodial charges or investment management fees, the incurrence of which have the effect of decreasing historical performance results. Actual performance for client accounts may differ materially from index portfolios.