

# The Advisor

# ADVANTAGE

U.S. consumers who work with financial advisors are much more likely to have foundational investment accounts and insurance policies.



Americans who  
**DON'T**  
work with an advisor

30.9%

25.8%

21.4%

23.6%

17.9%

14.8%

## COMPARED TO



Americans who  
**DO**  
work with an advisor

62.6%

66.8%

66%

42.1%

30.4%

30.1%



**35.3%** of Americans  
have a 401(k) or Roth  
401(k) account



**31.6%** of Americans  
own stocks



**28.2%** of Americans  
have an IRA or Roth IRA



**25.9%** of Americans  
have term life insurance



**20%** of Americans have  
disability insurance



**17.5%** of Americans  
have long-term  
care insurance



**MDRT** The Premier Association  
of Financial Professionals®

Methodology: This survey was conducted by Opinium through a panel of individuals who have agreed to take part in surveys. Fieldwork was undertaken August 23 - 27, 2024, with a representative sample of 2,000 U.S. consumers, weighted on age, gender, region, race, ethnicity, and education according to the 2020 U.S. Census.