



Janus Henderson
INVESTORS



STUDY:

The War on STRESS

2019

A look at what's keeping financial advisors and investors up at night
— and what they're doing about it.



About the Research Partners

The Financial Planning Association

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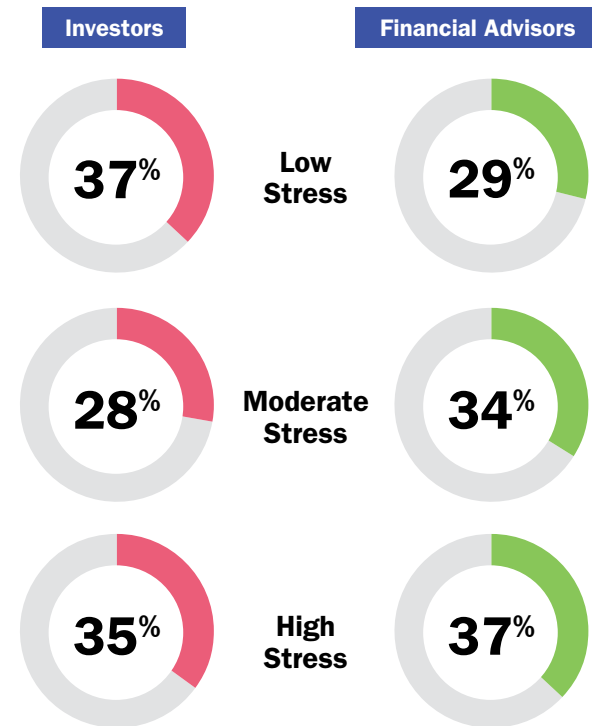
Almost daily we hear about the rise of negative stress in our lives and the impact it can have, both personally and professionally. This study was designed to quantify the scope and impact of negative stress on investors and financial advisors, to examine the drivers of such stress and to identify the ways to respond.

The research, conducted in partnership among the Financial Planning Association (FPA), Janus Henderson Investors and Investopedia, gathered input from nearly 650 people between December 2018 and January 2019. The respondents included 336 investors and 313 financial advisors. For more information, see the participant profiles in Appendix 1.

We recognized that stress can have negative personal and professional impacts as well as a shared belief that understanding the drivers of stress can help alleviate the burdens of stress. The results confirmed the partners assumption: negative stress is a significant issue and has a major impact on both investors and financial advisors. Stress impacts our health, our ability to make informed decisions and our success. Respondents were open and honest in providing input, and the result is a starting point for taking positive action.

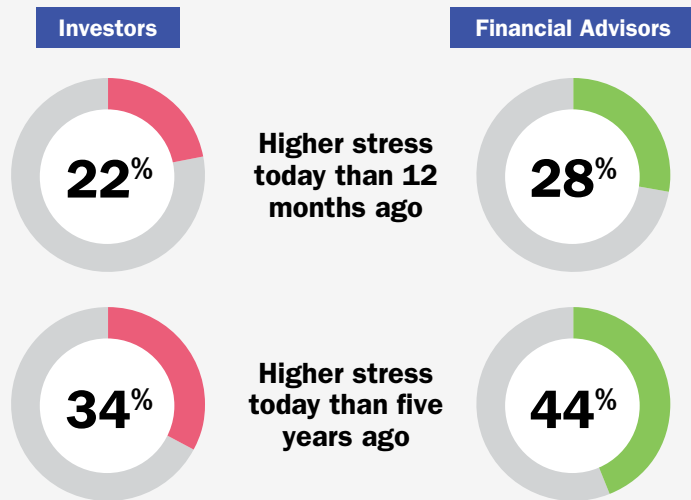
Stress is high and on the rise.

People tend to feel stress differently. What is stressful to one person may be little more than a distraction to another. For that reason, we asked respondents to self-identify the level of negative stress in their lives. Sixty-three percent of investors and 71 percent of financial advisors say they experience moderate or high levels of negative stress.



Q: Positive stress motivates us to action. Negative stress inhibits our ability to react to everyday events. How do you rate the level of each of these types of stress in your life today?

A: Not only are people experiencing elevated levels of stress, but for many those feelings are also intensifying. Twenty-eight percent of financial advisors say their level of negative stress is higher than it was 12 months ago and 44 percent say that it is higher than it was five years ago. Among investors, those numbers are 22 percent and 34 percent, respectively.



Q: How does the level of stress in your life compare to 12 months ago/5 years ago?

A: Our survey results indicate that stress creates its own momentum. That is, stress is getting worse for financial advisors who already feel high stress and better for those who feel low stress.

In general, stress is correlated with life stage. Among investors, those individuals who feel the highest level of stress tend to be younger, in the early stages of their careers, generate lower income and feel more financially insecure. Women are also more likely to feel higher levels of negative stress. Among financial advisors, there is a correlation between stress and the size of the team that supports the advisor. Financial advisors with larger teams are more likely to report experiencing lower stress.

Changes in stress over the last 12 months:

	Low Stress	Moderate Stress	High Stress
Investors			
Lower than 12 months ago	38%	22%	24%
About the same	53%	62%	36%
Higher than 12 months ago	10%	16%	41%
Financial Advisors			
Lower than 12 months ago	34%	28%	16%
About the same	58%	47%	39%
Higher than 12 months ago	8%	25%	46%

Changes in stress over the last 5 years:

	Low Stress	Moderate Stress	High Stress
Investors			
Lower than 5 years ago	51%	47%	30%
About the same	24%	32%	16%
Higher than 5 years ago	25%	20%	54%
Financial Advisors			
Lower than 5 years ago	47%	34%	22%
About the same	21%	27%	19%
Higher than 5 years ago	32%	39%	59%

Reducing stress would have a meaningful impact on success.

Faced with high and increasing levels of stress, financial advisors and investors are uncomfortable with the level of stress that they feel. Those experiencing low stress today are generally very comfortable with the level of stress in their lives; although even among that group, 22 percent of investors and 36 percent of financial advisors are not comfortable with their current situation.

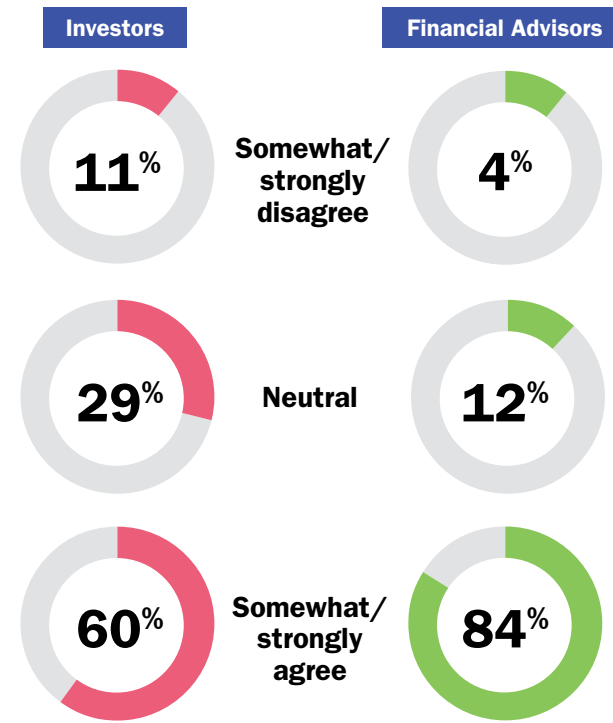
Q: To what extent do you agree or disagree with the statement “I am comfortable with the level of stress in my life right now”?

	Low Stress	Moderate Stress	High Stress
Investors			
Somewhat/strongly disagree	12%	25%	76%
Neutral	11%	36%	7%
Somewhat/strongly agree	77%	40%	17%
Financial Advisors			
Somewhat/strongly disagree	20%	37%	83%
Neutral	17%	29%	7%
Somewhat/strongly agree	64%	34%	10%

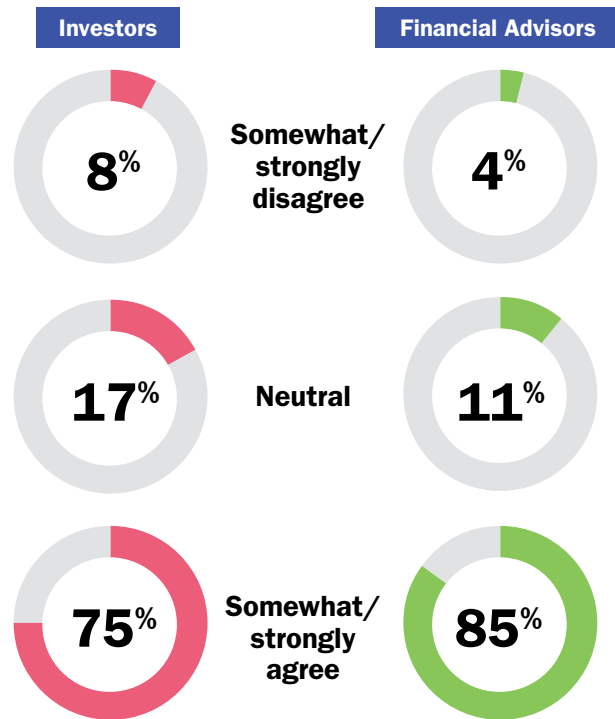
Among financial advisors, 63 percent agree that they need to better manage or reduce the level of stress in their lives right now. Among investors, 53 percent want to manage or reduce the level of stress in their lives.

Respondents believe that such a change would have a meaningful impact on their personal and professional lives. Sixty percent of investors and 84 percent of financial advisors say that reducing stress would have a positive impact on business life. When it comes to their personal lives, 75 percent of investors and 85 percent of financial advisors say a reduction in negative stress would have a positive impact.

Q: To what extent do you agree or disagree with the statement, “Reducing negative stress in my life would have a positive effect in my business or personal life”?



**Q: To what extent do you agree or disagree with the statement:
“Reducing stress would have a positive effect in my personal life”?**



Change is needed because the impact of stress is significant.

Negative stress has far-reaching effects on respondents’ personal and professional lives. Respondents indicate that negative stress impacts mood, personal relationships and health.

Q: How does negative stress impact the following areas of your life?

Investors	None	Some/Low Impact	Moderate Impact	Significant Impact
Your mood	7%	43%	23%	27%
Your health	11%	51%	21%	17%
Personal relationships	12%	51%	27%	11%
Your success	16%	51%	20%	14%
Work relationships	28%	49%	14%	9%

Financial Advisors	None	Some/Low Impact	Moderate Impact	Significant Impact
Your mood	4%	35%	35%	27%
Your health	5%	41%	38%	18%
Personal relationships	5%	39%	29%	26%
Your success	5%	48%	31%	17%
Work relationships	7%	53%	31%	9%



When asked to describe the impact of negative stress, respondents were open and honest, and the patterns were clear. While individual experiences differ, the most common themes related to the following:

- Lack of motivation
- Inability to make decisions
- Distraction
- Irritability
- Lack of focus
- Lack of sleep
- Weight gain/
poor eating habits

“Causes me to sometimes not think things through clearly enough and therefore make less informed or intelligent decisions/choices.”

“Constantly feeling overwhelmed.”

“Distracts from goals.”

“Affects me physically and mentally, including procrastination, ‘analysis paralysis’ and overwhelming feelings.”

“I don’t sleep, and that causes me to exercise less and my thoughts are not as sharp. I am less motivated to do things. It makes it difficult to make important decisions.”

“It can feel debilitating sometimes. It can sometimes distract me from focusing at my job and even crushes my motivation to follow through with my goals.”

“Negative stress causes me to make irrational decisions about finances and block out my family & fun.”

“Distracts me from focusing on the people and actions in my life that need my attention. Reduces my motivation/bandwidth to exercise and increases my desire to ‘comfort eat.’ ”

“Unfortunately find that negative stress prevents me from moving forward, almost at a stand-still with the inability to do anything or overcome my challenges.”

Having a financial plan may reduce stress.

We examined the issue of financial security among investors, as well as the impact of deeper knowledge and a clear financial plan. Overall, 59 percent of investors said they feel somewhat or very financially secure and 41 percent felt neutral or insecure. There is a significant connection between stress and feelings of financial insecurity. Among investors in the low stress category, three-quarters (77%) feel financially secure, a number that drops to only 39 percent among those who feel high stress.

Q: Today, to what extent do you feel financially secure?

Stress Group	Percentage of Investors Who Feel Somewhat/Very Financially Secure
Low Stress	77%
Moderate Stress	61%
High Stress	39%

Investors who have greater clarity about their goals, feel knowledgeable about investments and have a clear plan tend to experience lower levels of negative stress.

Stress Group	Percentage of Investors Who Are Clear About Their Financial Goals
Low Stress	73%
Moderate Stress	48%
High Stress	44%



Q: Which of the following best describes how you think about your financial goals?

Investors who **feel knowledgeable about their investments** experience lower stress.

Stress Group	Percentage of Investors Who Believe They are Somewhat/Very Knowledgeable About Investments
Low Stress	66%
Moderate Stress	45%
High Stress	41%

Q: How would you describe your level of financial planning or investing knowledge?

As you can see, investors are both satisfied with and loyal to their financial advisor. However, we hypothesized that investors who worked with a financial advisor, and who had a clear plan for their financial future, would also experience lower stress.

The data showed that investors are both satisfied and loyal:

- Eighty-three percent are likely to continue working with their financial advisor.
- Seventy-seven percent are satisfied with the relationship they have with their financial advisor.

The research also uncovered a connection between lower stress and the length of time that individuals worked with a financial advisor. Investors who had worked with their financial advisors for longer periods of time were more likely to say they experienced lower stress.

The impact of a financial plan on an investor's feeling of security is also significant. Three-quarters of investors with a written financial plan say they feel somewhat/very financially secure, a number that drops to 51 percent for those without a written financial plan.

Q: Do you have a written financial plan? This plan includes your personal financial goals and also may include insurance, tax planning, retirement planning, estate planning, investment policy statement, or some combination of these items.

Investors with a **written financial plan** experience lower stress.

Stress Group	Percentage of Investors with a Written Financial Plan
Low Stress	47%
Moderate Stress	32%
High Stress	25%



For financial advisors, the drivers of negative stress highlight the connection between the personal and the professional.

A primary goal of the research was to understand the drivers of negative stress in the lives of investors and financial advisors. In order to understand those drivers, we correlated the level of satisfaction that investors and financial advisors are feeling in different areas of their lives with the overall level of stress they are feeling. As a result, we were able to isolate those factors that had the highest correlation with stress (the drivers of stress).

Investors are most satisfied with the strength of their family relationships and the least satisfied with career progression.

Q: How satisfied are you right now with each of these aspects of your life?

Investors	Somewhat Satisfied	Very Satisfied	Somewhat + Very Satisfied
Strength of family relationships	33%	39%	72%
Personal health	41%	26%	67%
Health of family/friends	37%	30%	67%
Personal financial situation today	40%	23%	63%
Career progression	27%	25%	52%

Financial Advisors

Financial advisors were asked about a slightly different set of factors. In general, they are fulfilled by the work they do and are satisfied by the experience they provide to clients as well as the strength of their family relationships.

They are less satisfied with some of the more challenging aspects of running an advisory business, such as maintaining profitability and growth.

Q: How satisfied are you right now with each of these aspects of your life?

Financial Advisors	Somewhat Satisfied	Very Satisfied	Somewhat + Very Satisfied
Personal fulfillment with the work you do	33%	45%	78%
Overall client experience being delivered	50%	24%	74%
Strength of family relationships	35%	37%	72%
Health of family/friends	38%	25%	63%
Personal financial situation	38%	24%	62%
Strength of your team at work	33%	25%	58%
Personal health	40%	18%	58%
Profitability of your business	37%	18%	55%
Growth trajectory for business	40%	15%	55%

Using this information, we were able to focus on the underlying drivers of stress. While the drivers of stress among financial advisors and investors are ordered slightly differently, there is a clear and common theme among both groups.

Personal financial situation was the most significant driver of stress among investors and an even stronger driver than among financial advisors. Among financial advisors, personal health was the most significant driver of stress.

Investors

Top three drivers of negative stress:

1. Personal financial situation today
2. Career progression
3. Personal health

Next drivers of negative stress:

- Health of family/friends
- Strength of family relationships

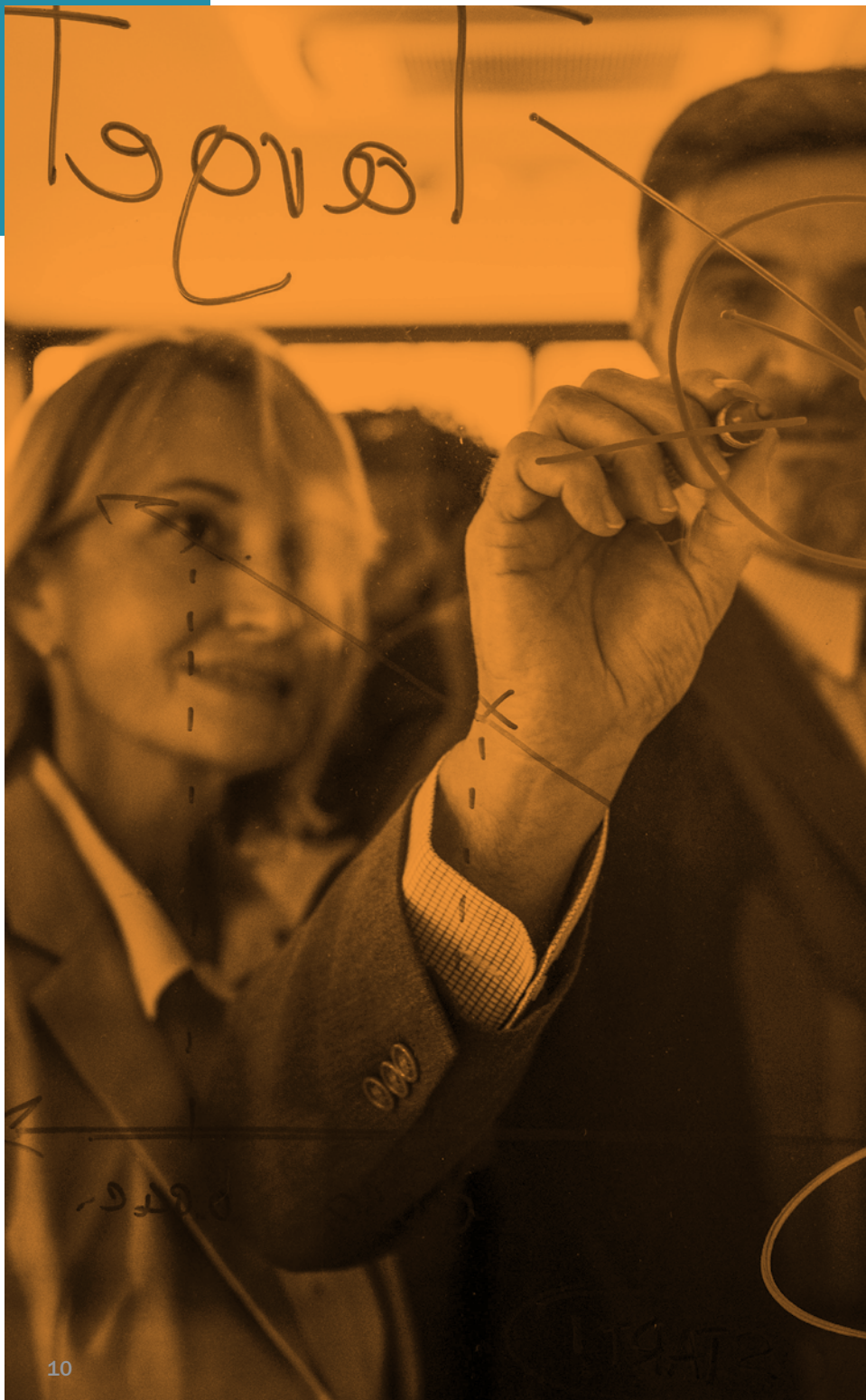
Financial Advisors

Top three drivers of negative stress:

1. Personal health
2. Personal financial situation
3. Personal fulfillment with the work you do

Next drivers of negative in stress:

- Growth trajectory for business
- Overall client experience being delivered
- Health of family/friends
- Profitability of the business
- Strength of team at work



Stress levels are connected to achieving goals.

It's interesting to note that while negative stress wasn't specifically connected to a lack of goals, it was clearly connected to goal achievement. That is, for financial advisors who set clear goals, whether personal or professional, those experiencing lower stress were much more likely to have achieved or exceeded those goals.

Q: To what extent did you meet your business goals for 2018?

When asked what was getting in the way of achieving goals, financial advisors tended to look inward, identifying poor time management and their own mindset as the primary obstacles.

	Percentage of Financial Advisors Who Met Goals Completely		
	Low Stress	Moderate Stress	High Stress
Asset growth	24%	33%	17%
Revenue growth	35%	36%	21%
Average size of client's assets	29%	27%	19%
Client satisfaction	55%	47%	36%
Team satisfaction	40%	32%	22%
Personal health	44%	18%	6%
Personal relationships	51%	24%	14%
Personal finances	52%	29%	21%

Q: Which if any of the following do you believe holds you back from reaching your goals?

Stress Group	Percentage of Advisors Who Say This Gets in the Way of Achieving Success
Poor time management	35%
My own mindset	33%
Ineffective use of technology	27%
Not enough staff	19%
A significant change in the business (e.g., change of firm)	17%
Team dynamics	14%
Regulatory requirements	14%
Not enough support from my firm	11%

Balancing work and life is a common challenge.

When financial advisors were asked to identify the top two stressors, work/life balance and building their business were clearly the biggest stressors, both at 38 percent.

Q: How stressful do you find each of the following for your business today?

Challenge	Percentage of Advisors		
	Somewhat Stressful	Very Stressful	Somewhat + Very Stressful
Maintaining a reasonable balance between work and life	42%	23%	65%
Marketing and building my business	39%	17%	56%
Effectively managing client relationships and meeting their expectations (client demands)	43%	10%	53%
Dealing with fiduciary and regulatory responsibilities	35%	11%	46%
Communicating effectively with clients during volatile markets	38%	7%	45%
Adapting to rapid technological change and integration fee pressures	34%	10%	44%
Finding new team members	23%	16%	39%
Managing and coaching a team	30%	8%	38%
Differentiating my business from competitors	28%	7%	37%
Delivering or properly establishing client expectations around investment performance	28%	7%	35%
Finding a successor for the business and/or defining a legacy plan	15%	9%	24%

Data security, health care and retirement income are key investor concerns.

Investors are most concerned with keeping personal data safe, dealing with the rising costs of health care, maintaining sufficient assets and personal health and wellness.

Q: To what degree are you concerned with the following?

Challenge	Somewhat Concerned	Very Concerned	Somewhat + Very Concerned
Keeping personal data safe	37%	35%	72%
Dealing with the rising costs of health care	38%	28%	66%
Maintaining sufficient assets to meet lifetime income needs	31%	35%	66%
Personal health and wellness	32%	32%	64%
Understanding investments or the markets	28%	29%	58%
Coping with a significant market downturn	38%	16%	54%
Creating a plan to manage income in retirement	30%	23%	53%
Creating a meaningful vision for the next phase of life (e.g., in retirement)	27%	24%	51%
Helping my children make better financial decisions	24%	20%	44%
Creating a meaningful plan for how I will spend time after stopping full-time work	20%	20%	40%
Leaving a financial legacy for children	21%	17%	38%
Ensuring a partner/spouse is taken care of should I pass away first	20%	18%	38%
Caring for aging parents	21%	16%	37%
Communicating with a spouse/partner effectively about money	21%	15%	36%
Communicating about money with children	21%	13%	34%
Leaving a financial legacy for a charity	13%	6%	19%

There is a disconnect between what financial advisors believe is causing their clients stress and what clients are actually feeling. Financial advisors believe that maintaining sufficient assets to meet lifetime income needs and ensuring that one's partner/spouse was taken care of if he/she passed away. away are the biggest concerns for clients.



Q: To what degree do you feel your clients are concerned with the following?

Challenge	Somewhat Concerned	Very Concerned	Somewhat + Very Concerned
Maintaining sufficient assets to meet lifetime income needs	32%	57%	89%
Ensuring partner/spouse is taken care of	43%	43%	86%
Creating a plan to manage income in retirement	42%	43%	85%
Dealing with the rising costs of health/long-term care	43%	38%	81%
Keeping personal data safe	44%	29%	73%
Coping with a significant market downturn	45%	28%	73%
Personal health and wellness	46%	27%	73%
Creating a meaningful vision for the next phase of life (e.g., in retirement)	49%	25%	74%
Creating a meaningful plan for how I will spend time after stopping full-time work	44%	24%	68%
Caring for aging parents	52%	19%	71%
Communicating with a spouse/partner effectively about money	40%	15%	55%
Helping my children make better financial decisions	52%	11%	63%
Understanding investments or the markets	41%	7%	48%
Communicating about money with children	38%	5%	43%
Leaving a financial legacy for children	37%	5%	42%
Leaving a financial legacy for a charity	20%	3%	23%

There is an opportunity to change the conversation between financial advisors and investors.

Financial advisors have an opportunity to build trust by helping investors tackle their stressors. Advisors interested in doing so need to start with a clear understanding of investor concerns and be proactive in addressing them. Today, investors believe that they are the ones who are starting the conversations about their key concerns with their financial advisors. Financial advisors, on the other hand, believe they are driving those conversations. It's important to note that the investors that were surveyed were not the clients of the financial advisors who were surveyed.

Advisor Q: Which of the following do you proactively address with most of your clients?

Investor Q: Have you ever talked with your financial advisor about any of the topics below? If so, the first time you discussed each, did you raise the topic or did your advisor raise the topic proactively?

Challenge	Investor: My advisor raised the topic	Advisor: I address proactively
Ensuring a partner/spouse is taken care of should I pass away first	23%	87%
Maintaining sufficient assets to meet lifetime income needs	35%	93%
Dealing with the rising costs of health/long-term care	27%	76%
Creating a meaningful vision for the next phase of life (e.g., in retirement)	30%	77%
Creating a meaningful plan for how I will spend time after stopping full-time work	17%	63%
Creating a plan to manage income in retirement	46%	92%
Keeping personal data safe	15%	60%
Coping with a significant market downturn	43%	84%
Communicating with a spouse/partner effectively about money	13%	51%
Understanding investments or the markets	43%	81%
Caring for aging parents	6%	37%
Helping my children make better financial decisions	6%	34%
Communicating about money with children	11%	35%
Leaving a financial legacy for children	22%	45%
Leaving a financial legacy for a charity	12%	34%
Personal health and wellness	11%	31%

The data raises an important question. Is there an opportunity to address a broader range of issues proactively with clients in order to help them manage financial stress in their lives? According to investors, there are a number of key concerns that have never been discussed with their financial advisor, which suggests the opportunity is very real.

Advisor Q: To what degree are you concerned with each of the following?

Investor Q: Have you ever talked with your financial advisor about any of the topics below?

Challenge	Top 2 Box Concern	Never discussed
Caring for aging parents	37%	78%
Leaving a financial legacy for a charity	37%	77%
Helping my children make better financial decisions	44%	76%
Communicating about money with children	34%	71%
Communicating with a spouse/partner effectively about money	36%	67%
Keeping personal data safe	72%	64%
Personal health and wellness	64%	63%
Leaving a financial legacy for children	38%	58%
Ensuring a partner/spouse is taken care of should I pass away first	38%	53%
Dealing with the rising costs of health/long-term care	66%	52%
Creating a meaningful vision for the next phase of life (e.g., in retirement)	51%	42%
Creating a meaningful plan for how I will spend time after stopping full-time work	72%	63%
Creating a plan to manage income in retirement	53%	26%
Coping with a significant market downturn	54%	26%
Maintaining sufficient assets to meet lifetime income needs	66%	22%
Understanding investments or the markets	58%	17%

We do know that many investors would find it helpful to turn to their financial advisor for support or guidance on a range of key issues, particularly when it comes to understanding investments and the markets, coping with a significant downturn or crafting a plan to manage income in retirement.

Q: How helpful would it be to you to talk with your financial advisor about each of the following?

Challenge	Somewhat + Very Helpful
Understanding investments or the markets	83%
Coping with a significant market downturn	80%
Creating a plan to manage income in retirement	78%
Maintaining sufficient assets to meet lifetime income needs	76%
Dealing with the rising costs of health/long-term care	59%
Creating a meaningful vision for the next phase of life (e.g., in retirement)	58%
Keeping personal data safe	55%
Ensuring a partner/spouse is taken care of should I pass away first	50%
Creating a meaningful plan for how I will spend time after stopping full-time work	44%
Leaving a financial legacy for children	39%
Communicating with a spouse/partner effectively about money	37%
Helping my children make better financial decisions	34%
Caring for aging parents	32%
Personal health and wellness	28%
Communicating about money with children	27%
Leaving a financial legacy for a charity	24%

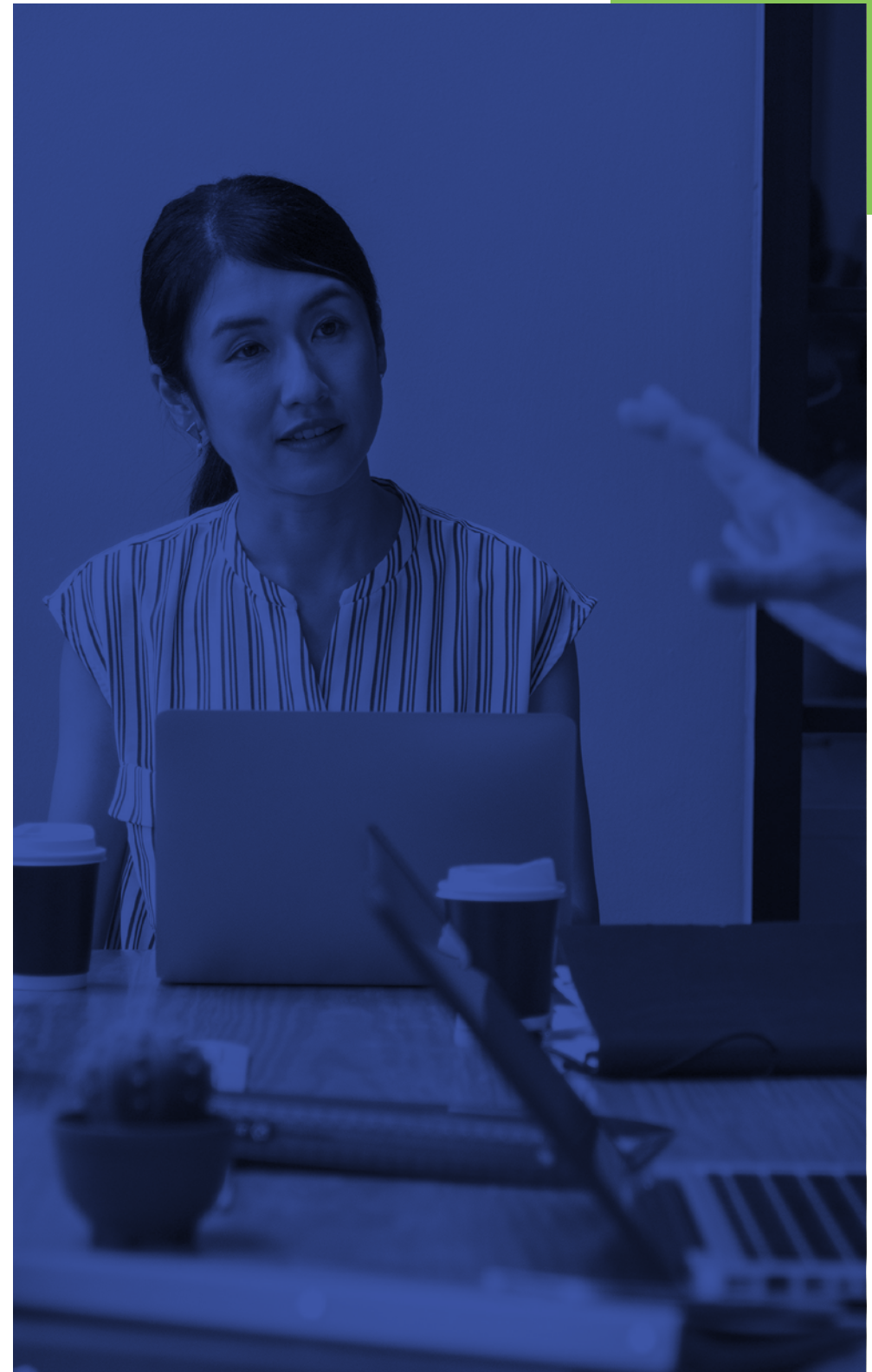
We're trying to tackle stress but have a way to go.

Financial advisors and investors are most likely to focus on strategies such as prioritizing activities, exercise or yoga and talking to friends and family to combat negative stress in their lives. Respondents were less likely to use formal stress management programs, although the level of discomfort with current levels of stress suggests it may be time to try new strategies.

Q: Some people talk about positive and negative stress. Positive stress motivates us to action. Negative stress inhibits our ability to react to everyday events. How do you rate the level of each of these types of stress in your life today?

Investors	Somewhat + Very Important
Prioritizing activities	73%
Exercise/yoga	69%
Talking to friends/family	58%
Taking small breaks	56%
Sports	42%
Spiritual/religious	39%
Breathing exercises	39%
Meditation	34%
Writing/journaling	22%
Stress management programs	18%
Therapy	16%

Financial Advisors	Somewhat + Very Important
Prioritizing activities	89%
Exercise/yoga	76%
Talking to friends/family	69%
Taking small breaks	65%
Sports	47%
Spiritual/religious	52%
Breathing exercises	41%
Meditation	36%
Writing/journaling	24%
Stress management programs	16%
Therapy	17%



Conclusion

The data is clear that whether an individual is an investor or a financial advisor, negative stress is a very real concern. Not only are relatively high percentages of people feeling negative stress, the data also points to significant personal and professional implications. The results collected indicate that negative stress has far-reaching implications across respondents' health, sleep, mood and decision-making capabilities. This, in turn, also affects respondents' abilities to meet their goals. Individuals seeking to fund a plan for retirement and advisors wishing to help them do so need to focus on reducing their overall stress.

Coming to grips with stress, as we've attempted to do in this study, involves:

- 1. Taking stock.** Honestly evaluate the level of negative stress in your life and the specific impact it is having. Once you understand the impact of stress, consider the real implications for you personally, for your family and for your business or profession. When you articulate the real impact, you cannot ignore the consequences.
- 2. Find solutions that work.** While many people are using helpful exercises such as prioritizing activities, the level of stress is on the rise. Evaluate other solutions that you may not have tried, including journaling or a formal stress management program.
- 3. Find support.** Based on the survey responses, stress can make life and business feel overwhelming and that can make positive action difficult. Even if you are not sure what to do or where to start, Talking to a trusted friend, a colleague, a doctor or your spouse about what you are experiencing is a good place to start.
- 4. Take control of your neurological responses.** Neurological studies have confirmed that people lose some of their ability to think rationally and respond appropriately when they feel a perceived social threat¹. And recognizing this can help put us on a path to collaborate better and motivate those experiencing this cognitive response. One tactic used for retaking control of our responses is meditation, which can be a powerful tool in terms of learning to manage oneself and mitigating threat responses. Is meditation not for you? Whatever approach you take, remember that even those with the strongest business acumen can suffer without tools for emotional regulation, and sometimes a step back to reduce the feelings of a status threat is an investment in a more productive and successful future.
- 5. Stress. Recover. Repeat.** Train your brain the sprints that it requires but also be prepared to run the distance. Try picking up new habits. For starters, find ways to incorporate exercise into your day. And make time for socializing. Not only will it help you stay balanced, but it also increases endorphin levels, which in turn balances cortisol and improves your mood. Beware of stress and burnout. Take breaks at regular intervals with scheduled time to relax. Stay focused on the things you can control and the things that fulfill you. Today it's said sitting is the new smoking. Plan to move regularly throughout the day. And avoid multitasking. Just like your body, the brain is an organ that uses different parts to execute various functions, so it requires a "total workout" to stay in shape. Building cognitive fitness may help you achieve this.



The power is yours.

Whether it's how you plan your day, construct your life or react to events around you, never forget that you are in control. Begin developing a strategy for maintaining a healthy balance today. To help you get started, complete the Stress Self-Assessment (next page).

STRESS SELF-ASSESSMENT:

How “Stressed” Are You?

A PROGRAM BROUGHT TO YOU BY KNOWLEDGE LABS™

Next to each statement, mark the most appropriate response for you:

0 = Never **1** = Rarely **2** = Sometimes **3** = Often **4** = Always

- I sleep less than 7 hours a night
- I consume more than 2 alcoholic beverages a day
- I find myself multitasking
- I am not able to participate in hobbies as much as I would like
- I get impatient and/or irritable during the day
- I spend less time with my significant other/family than I would like
- I get less than 30 minutes of exercise or activity at least 3 times per week
- I am easily distracted
- I have a difficult time getting out of bed in the morning
- I feel anxious
- I eat more fast food than I think I should
- I get headaches
- I wish I had more time in the day to get things done
- I find myself eating large portions of food
- I lack social interaction outside of work
- I go more than 4 hours without eating at some point during the day
- I have been sick in the last 12 months
- I need a drink or medication to fall asleep
- I have little time to read
- I feel tense
- Total**

Add up your total score and review the results to help gauge your current level of stress.

Results:

60-80: Seriously Stressed

You are showing signs of a potentially serious stress imbalance. Consequences of unmanaged stress can negatively impact your health, happiness, relationships and job performance. Determine which energy management techniques will work best for you and start applying them now. Keep in mind that it may take 30-60 days for a new ritual to become a habit so make it a priority, focus on your purpose and practice regularly for better energy.

40-59: Significantly Stressed

You are probably aware that stress is affecting your energy, but you might not realize how much. Now is a critical time to implement new strategies of recovery to keep you from hitting a more serious level of stress. Keep in mind that it may take 30-60 days for a new ritual to become a habit, so pick one or two that would have the greatest impact and focus on those until they become routine.

20-39: Somewhat Stressed

While you may feel like you’re managing your stress fairly well, you are experiencing some symptoms of having a stress imbalance. To prevent stress from having a negative impact on your health, happiness, relationships and job performance, it will be important to utilize energy management techniques, especially in the energy dimensions that are most out of balance. You are most likely using some strategies successfully, so try to incorporate new rituals to give you even more support and better energy.

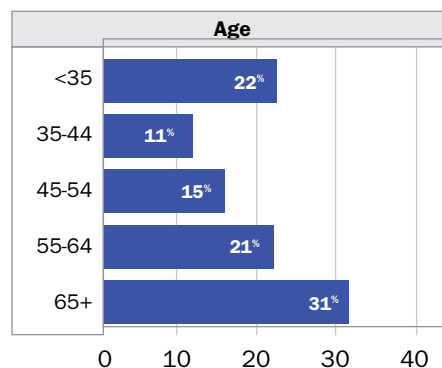
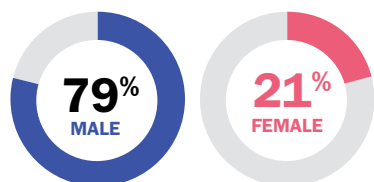
<20: Slightly Stressed

You are doing a good job of keeping stress-related symptoms to a minimum, which helps you have good health, happiness, positive relationships and enhanced job performance. Stress is ongoing, however, so we must be aware of symptoms that may appear as things get out of balance. Applying a few new energy-management strategies will help produce the stamina to be fully engaged in whatever is important to you.

For more resources to manage stress, visit the Energy for Performance program brought to you by Knowledge Labs. janushenderson.com/efp

Appendix: Participant Profiles

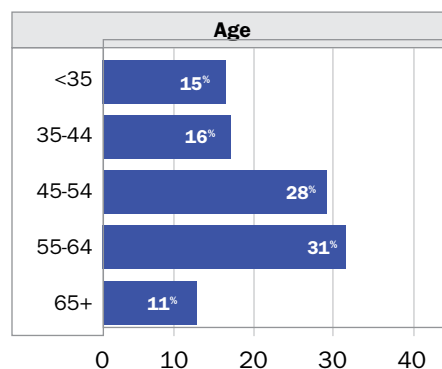
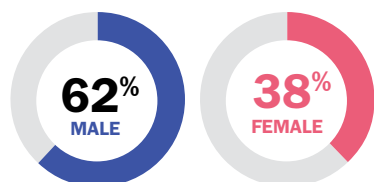
Investors



Household Income	Respondents
<\$50,000	16%
\$50,000 - \$99,999	30%
\$100,000 - \$199,999	30%
\$200,000 - \$299,999	5%
\$300,000 - \$399,999	1%
\$400,000 - \$499,999	1%
\$500,000+	2%
Prefer not to answer	15%

Total Investable Assets	Respondents
<\$50,000	26%
\$50,000 - \$99,999	12%
\$100,000 - \$499,999	27%
\$500,000 - \$999,999	13%
\$1,000,000+	23%

Financial Advisors



Assets Under Mgmt.	Respondents
<\$50,000,000	40%
\$50M - \$99.9M	22%
\$100M - \$249.9M	19%
\$250M - \$499.9M	13%
\$500,000,000+	6%

Gross Revenue	Respondents
<\$250,000	37%
\$250,000 - \$499,999	21%
\$500,000 - \$999,999	19%
\$1,000,000 - \$2,499,999	17%
\$2,500,000+	6%

# of Client Households	Respondents
<50	27%
50 - 99	23%
100 - 249	29%
250 - 499	13%
500+	8%

# of Team Members	Respondents
1	19%
2-3	40%
4-5	19%
6+	22%

STUDY:

The War on Stress 2019

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FINANCIAL
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Janus Henderson
INVESTORS

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