

Table 2: Standardized Factor Loadings for Latent Variables

Item	Factor Loading
<i>Client Trust</i>	
Recommendations	0.84
Integrity	0.9
Skills and expertise	0.9
Follow-through	0.86
Best interests	0.84
Standardized Alpha	0.94
<i>Client Commitment</i>	
Would switch planners for a better communicator	0.997
Would switch planners for higher rate of return	0.66
Would switch planners for someone who keeps in touch with me and updates on progress toward goals	0.78
Standardized Alpha	0.88
<i>Web of Support</i>	
Decreases worry	0.65
Shows planner cares	0.78
Keeps plan at forefront	0.79
Increases financial knowledge	0.72
Keeps clients on track	0.8
Increases trust in planner	0.82
Standardized Alpha	0.89
<i>Financial Anxiety</i>	
Stress	0.82
Sleep	0.89
Concentrate	0.92
Irritable	0.88
Worry	0.9
Tense	0.86
Fatigue	0.88
Standardized Alpha	0.96