



# The Value of Advice 50 ways your advisor makes a difference



Canada's Investment Company

## THE VALUE OF ADVICE

# Advisors build strong relationships and partnerships with their clients by:

- 1** Being honest with you, appreciating and valuing you.
- 2** Caring about you and your money more than anyone who does not share your surname.
- 3** Being someone whom you can trust and get advice from for all your financial matters.
- 4** Understanding what money means to you and what motivates you.
- 5** Listening and asking questions to help you identify and articulate your needs, goals and objectives.
- 6** Working with you to alleviate worries that keep you awake at night.
- 7** Coaching you to do the things that will help accomplish your goals.
- 8** Monitoring changes in your life and family situation.
- 9** Guiding you through difficult periods in the stock market by sharing a historical perspective.
- 10** Acting as a sounding/discussion board for ideas you are considering.
- 11** Providing guidance on what course you should take and giving you an objective perspective.
- 12** Anticipating future changes and proactively working through them with you.
- 13** Keeping you on track.

## THE VALUE OF ADVICE

# Advisors provide customized wealth planning services by:

- 14** Helping you make important financial-related decisions.
- 15** Organizing and prioritizing your financial life together.
- 16** Helping you determine where you are at present.
- 17** Formalizing realistic goals with you and putting them in writing.
- 18** Making specific recommendations to help you meet your goals.
- 19** Establishing a clear strategy and action plan.
- 20** Suggesting creative alternatives that you may not have considered.
- 21** Preparing an investment policy statement for you.

## THE VALUE OF ADVICE

# Advisors provide customized wealth planning services by:

- 22** Reviewing and recommending life insurance policies to protect your family.
- 23** Staying up to date on tax law changes.
- 24** Helping you reduce your taxes by reviewing your tax returns for possible savings.
- 25** Working with your tax and legal advisors and other professionals to facilitate and coordinate your overall financial plans.
- 26** Identifying your saving shortfalls.
- 27** Helping establish your will and estate, retirement and business succession plans.
- 28** Helping you transfer wealth efficiently to the next generation.
- 29** Developing and monitoring a strategy for debt reduction.

## THE VALUE OF ADVICE

# Advisors construct personalized client portfolios by:

- 30** Preparing an asset allocation strategy for you to diversify your investments and achieve the best rate of return for your level of risk tolerance.
- 31** Performing due diligence on money managers and mutual fund managers to ensure appropriate investment recommendations.
- 32** Staying up to date on changes in the investment world.
- 33** Reviewing and revising your portfolio as conditions change.
- 34** Helping consolidate, simplify and improve your investment performance.
- 35** Monitoring and managing your investments and converting them into income as needed.
- 36** Helping you establish better planning and record keeping.
- 37** Exploring and reviewing potential income-splitting and tax-minimization strategies with you.
- 38** Recommending and completing appropriate tax-loss selling solutions.
- 39** Repositioning investments to take full advantage of tax rules.

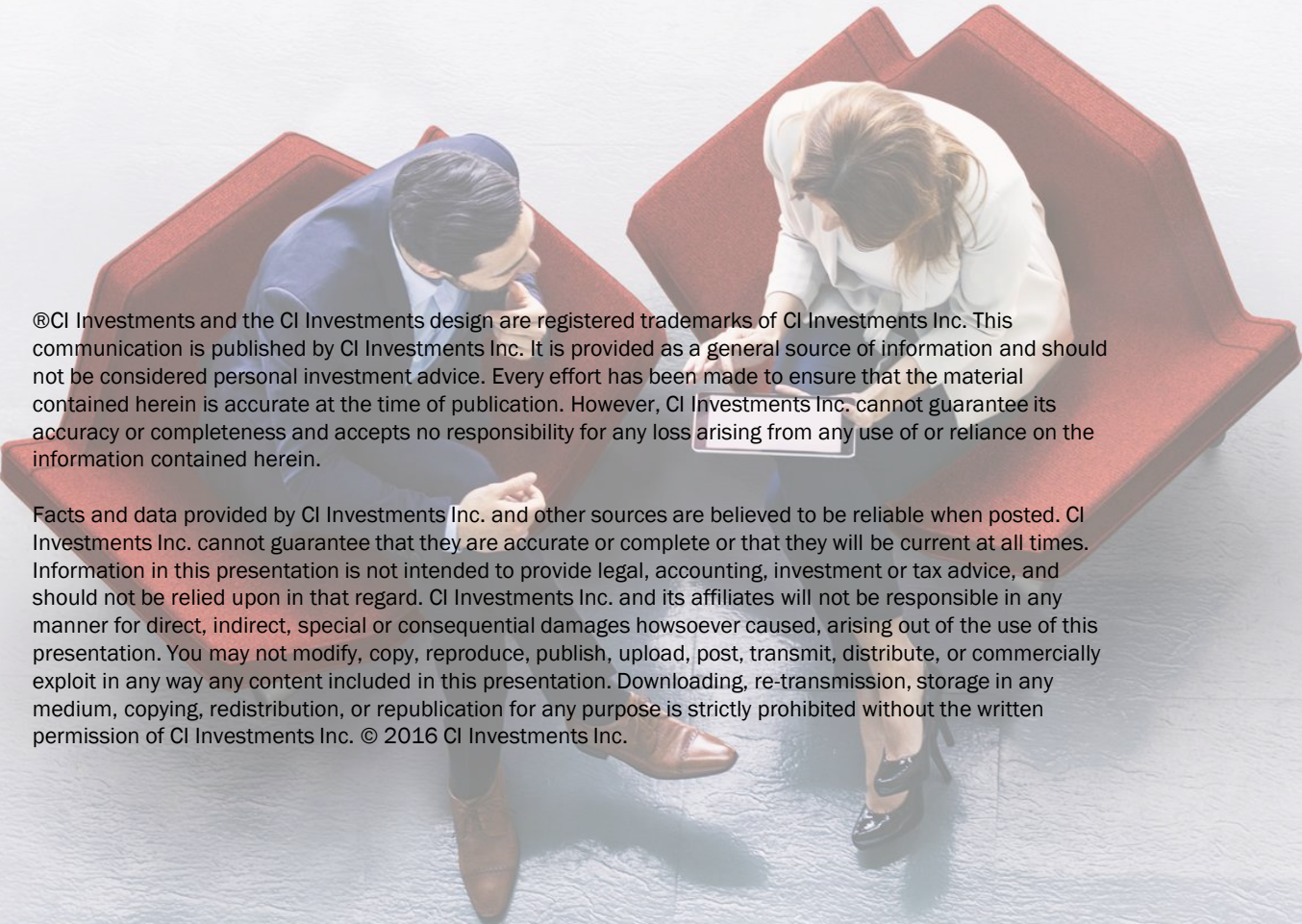


## THE VALUE OF ADVICE

# Advisors ensure they offer exceptional service by:

- 40** Providing full disclosure and transparency on their fees and processes.
- 41** Proactively keeping in touch with you by providing customized and personalized information.
- 42** Providing referrals to and liaising with other professionals such as accountants, actuaries, tax lawyers, as needed.
- 43** Being only a telephone call away to answer financial questions for you.
- 44** Serving as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.
- 45** Listening and providing feedback in a way that a magazine or newsletter writer cannot.
- 46** Helping educate your children and grandchildren about investments and financial concepts.
- 47** Educating you on retirement, savings and other financial topics.
- 48** Helping with other non-financial advice.
- 49** Providing easy-to-read account statements and reports.
- 50** Holding seminars to educate you on significant and/or new financial concepts.

# Thank You



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