

## ***What Makes Us Different?***



Left to right- Greg, Ann, Sharon, Eva

### **OUR TEAM**

- We have assembled a top-notch team that works well together
- Every member has unique skills and strives to provide the best experience possible for our clients:

**Greg Frost, Investment Advisor**- financial strategies and planning, client reviews, stock and fund research, market trends, building model portfolios, tax implications

**Ann Snider, Administrative Assistant**- document prep, account opening, money movement to and from client's accounts, maintaining compliance standards

**Sharon Maheu, Client Experience & Marketing Coordinator**- appointment booking and prep, client communication, newsletters and seminars, marketing, business partnerships and community initiatives

**Eva Bogdanowicz, Licensed Assistant**- assisting with financial plans, executing trades, stock and fund research, maintaining model portfolios

### **FEES**

- Our practice is primarily flat fee based. We believe in total transparency. Our clients sign a fee-based agreement that outlines exactly what percentage they are paying.
- Fees range from 1% to 1.5% based on the amount of the total assets managed and complexity of models used.
- We provide regular updates at each review based on your current balance, so there are no surprises at the end of the year.
- iA Private Wealth sends out a detailed list each January with the fees paid for the entire year.
- Management fees are tax deductible on CASH accounts

iA Private Wealth is a trademark and business name under which iA Private Wealth Inc. operates.

iA Private Wealth Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.

Insurance products and services are offered through Frost Wealth Management Inc., an independent and separate company from iA

Private Wealth Inc. Only products and services offered through iA Private Wealth Inc. are covered by the Canadian Investor Protection Fund.

## TAX EFFICIENCY

- Greg is a former accountant and transitioned to financial advising over 30 years ago. His accounting background enables him to look at financials and understand them better than most advisors.
- He can also provide a tax perspective on investments and your total portfolio. This helps you minimize taxation and take advantage of tax loss selling.
- We harvest any losses in November to offset capital gains realized during the year and minimizes your annual tax bill.

## RESEARCH AND MODEL PORTFOLIOS

- We build risk-adjusted portfolios for clients to provide upside and limit downside. Each model is carefully researched to include the best options for ETFs, stocks and mutual funds. The models are monitored monthly using portfolio **Upside Capture/Downside Capture** to weed out poor performers and stay on top of trends.
- We use **high Active Share** funds in our models. **Active Share** is a measure of the percentage of **stock** holdings in a manager's portfolio that differs from the benchmark index. The researchers conclude managers with **high Active Share** outperform their benchmark indexes and **Active Share** significantly predicts fund performance.
- We meet with our fund wholesalers, ETF providers and IA Securities analysts quarterly to review the performance, process and fund managers. We then compare to benchmarks with Morningstar (or an appropriate benchmark with which to compare funds)
- For our discretionary managed pools (which are Separately Managed Accounts), we follow the same process and attend quarterly conference calls with iAS head office to review the models and management teams.

## MANAGING VOLATILITY

- In April and May 2020, we began introducing clients to a monthly dollar cost averaging program to take advantage of the temporary low valuations in markets.
- After conferring with our volatility experts on the iAS fund management team, we made a few changes in our models: **adding a gold position and additional alternative funds** to mitigate further downside risk.

## FINANCIAL PLANNING

- Greg holds a CFP® designation (Certified Financial Planner), as well as a CIM® (Chartered Investment Manager).
- Our licensed assistant Eva Bogdanowicz is highly skilled in helping to formulate comprehensive financial plans.
- We review and update plans regularly every one to two years, or whenever a lifestyle change occurs.
- Our financial plans are done with no additional charge and are included in your flat fee.

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## EDUCATION AND COMMUNICATION

- We pride ourselves in our ability to educate and communicate with clients.
- We strive to return every phone call within several hours and answer every email by end of day.
- Each staff member has voicemail, but you can press "0" at any time during your call to speak with a live person.
- During the initial phases of the pandemic lockdown, every client received a personal phone call from a staff member to check on their well-being and state of mind.
- For the next six weeks, we arranged a series of conference calls with top-rated fund managers so clients could hear recovery plans firsthand.
- Educational and informative newsletters are sent out monthly, and sometimes weekly during periods of uncertainty.
- We hold informative seminars several times throughout the year.
- Reviews are scheduled annually, semi-annually or quarterly based on portfolio or personal need.
- Our dedicated Client Experience and Marketing Coordinator Sharon Maheu is the first point of contact for all client needs.

## COMMUNITY & PARTNERSHIP

- Our network includes seasoned professionals such as lawyers, accountants, mortgage brokers and insurance specialists. They can provide value and insight when doing financial plans or offer a second opinion or referral for our clients.
- We provide a charitable giving program to our clients by matching contributions to a charity of *their* choice each November and December.
- We participate and/or sponsor local charity events like the TELUS Ride for Dad and the Kitchener Kids With Cancer Run/Walk.

***If there is something of interest to you that we have not included on this list, we welcome your questions.***

***We take the business of managing your money seriously and want you to feel completely comfortable with our team.***

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