

THE VALUE OF ADVICE

Financial advisors provide clients with many complex and valuable services.



KNOWLEDGE

Advisors provide an understanding of financial instruments, investment strategies, market trends and behaviours, including the nature of economic cycles.



EXPERIENCE

Advisors review your investment profile, risk tolerance and financial goals to guide you and build and maintain a personalized financial plan.



DISCIPLINE

Advisors help clients stay on track to meet changing goals, life events, tax laws and changing markets.



PEACE OF MIND

Advisors continually stay in touch to meet, monitor and adjust your portfolio as your needs and goals change.



ACCESS TO PROFESSIONAL SERVICES

Advisors provide access to other professionals (lawyers, tax specialists, mortgage specialists) to assist you with personal and business needs.

ADVICE & COACHING MAKE A DIFFERENCE

Canadian research has shown that ongoing advice enhances long-term savings. The longer people have advice, the more their investments grow.

1.7X

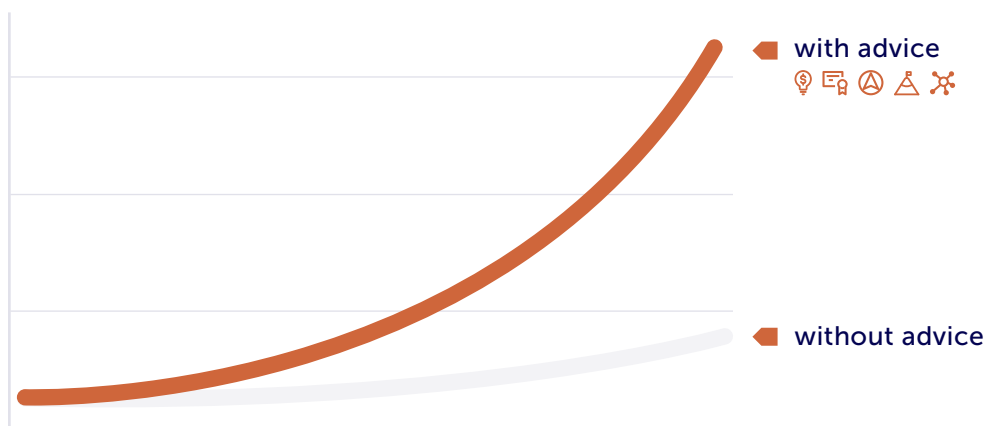
People with advice for 4–6 years have **1.7 times the wealth** of those without advice.

2.9X

People with advice for 7–14 years have **2.9 times the wealth** of those without advice.

3.9X

People with advice for fifteen years or more have **3.9 times the wealth** of those without advice.



YOUR FINANCIAL PLAN



A written financial plan provides accountability that makes achieving long-run financial goals more realistic than not having a plan. Holistic financial guidance over many years will help to prepare for life's major events.

Sources: IFIC Advisor Insights — Advice Creates Strong Value for Canadians
CIRANO — The Gamma Factor and the Value of Financial Advice — Summary of Findings



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BE STRONG
AT EVERY STAGE™

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