

The Value of Advice

Financial professionals 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 professionals like lawyers, tax specialists and mortgage specialists to assist you with personal and business needs.

Canadian research has shown that ongoing advice enhances long-term savings

Advice & Coaching make a difference.

The longer the people have advice, the more their investments grow.

- ✓ People with advice for 4–6 years have **1.7x** the wealth of those without advice.
- ✓ People with advice for 7–14 years have **2.9x** the wealth of those without advice.
- ✓ People with advice for fifteen years or more have **3.9x** the wealth of those without advice.



Your Personalized Financial Analysis

A written comprehensive financial needs analysis provides accountability that makes achieving long-term financial goals more realistic. 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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AT EVERY STAGE™

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