



CIBC
Wood Gundy

Proven – Higher returns for investors with an Investment Advisor

Constantly fluctuating - at times even depressed - money seems prone to instability. Truth be told, these flighty little pieces of tender have never been known to seek sound advice, much less follow it through. Fortunately, money is rarely called upon to guide itself. For that, it relies on you. Just as you, in turn, can rely on your Investment Advisor.

The Investment Advisor's vital role is backed by a study conducted by DALBAR Financial Services, a U.S. based research company, which analyzed the returns of investors in different equity mutual funds from January 1984 to June 1995. The study found that equity mutual fund investors who worked with an Investment Advisor tended to stay with their investments longer than non-advised investors. The result - investors guided by Investment Advisors earned about 20 per cent more in cumulative returns.

In helping you select investments with objectives that match your needs, your personal Investment Advisor will seek to build a diversified portfolio to temper the effects of short-term market fluctuations on your long-term investments.

Objectivity is undoubtedly the most important characteristic of professional, sophisticated, investment advice. Many people ask me how the "truly wealthy" people got to be that way. The answer is that people with serious money take their money seriously, and they get the best *objective* advice they can.

People who can only provide limited varieties of products for investing are missing out on the plethora of other "tools" in the toolbox. Investment Advisors who can offer a wide variety of tools, such as stocks, bonds, preferred shares, debentures, income trusts, and access to most mutual funds and fund families in the country, can really focus on the client's objectives and the best way to accomplish them.

When you begin seeking the assistance of a professional Investment Advisor, it is important to establish a relationship with someone you respect, and with whom you feel comfortable. Furthermore, successful investing is a full-time job, that requires discipline, education, detailed knowledge of the market and experience in providing completely objective investment advice.

Contact one of the Investment Advisors listed on this site for an in-depth review of your accounts today.

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