



## LOOK BEYOND RETURNS FOR VALUE IN ADVICE

The start of the year is a good time to review and update your financial goals to make sure they're still relevant. To make this easier, we recently provided you with your year-end account report for your investments. This document helps you track your portfolio's performance over the past year and gauge progress towards your goals; it also outlines the fees you paid us.

After you've reviewed your report, let us know how we can continue to support your wealth journey. We're always happy to go over the details with you and connect you with the right experts based on your needs.

### **You have a team behind you**

Maintaining financial health goes beyond savings and investing. It also includes planning for life events, like the birth of a child or grandchild, a marriage or sudden windfall. We know that your goals and personal circumstances may change over time. Our professional team is here to work with you to develop a customized plan that reflects your needs. You have full access to our experts across:

- investment advice;
- professional money management;
- private banking services;
- and estate and trust services.

Whether you're a seasoned investor, or just beginning your wealth journey, having someone who guides you and encourages you to stick to your savings and investment strategy is essential. In fact, did you know four out of five mutual fund investors and 71% of exchange-traded fund investors say that having an advisor motivates them to adopt better savings habits?<sup>1</sup>

Advice has its own tangible reward; Canadians who've worked with an advisor for 15 years or more have almost four times the savings of those who haven't, despite being similar in other ways, such as age, income levels and education.<sup>2</sup> Trusted guidance can help you grow your investments over time, boost your retirement readiness and adopt better savings habits.

### **Making sense of the dollars and cents**

As we mentioned, your year-end account report also highlights the fees you paid us. These comprehensive fee details help you understand what you're paying for the value-added services and solutions we provide. Fees typically cover the cost of investment management or advisory services we provide, including research, portfolio management and/or operating expenses. They also help us to deliver the following benefits.

- Clear alignment between your values and wealth strategy
- Regular reviews of your financial situation and goals
- Customized services and solutions to help you and your family protect your wealth and achieve your objectives



*Your year-end account report provides a snapshot of your account's progress, helping to make you a more informed investor. It will also enrich our dialogue as we continue to plan for your financial future, together. Call us to talk about how we can develop an integrated plan to meet your aspirations.*

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<sup>1</sup>The Centre for Interuniversity Research and Analysis Organizations (CIRANO), an interuniversity center, multidisciplinary and intersectoral, recognized for its credibility and its neutrality. <https://investorcentre.ific.ca/financial-advice-increase-wealth/>

<sup>2</sup> <https://www.ific.ca/wp-content/uploads/2019/09/IFIC-and-Pollara-Strategic-Insights-Investor-Survey-September-2019.pdf/23217/>

Clients are advised to seek advice regarding their particular circumstances from their personal tax and legal advisors.

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