



Top 20 reasons for professional financial advice

Did you know that individuals who work with a financial advisor have a net worth 4.2 times higher than those who go it alone?

Source: IFIC Value of Advice Report, November 2012

The past decade has taught us that the markets can be unpredictable and difficult for many who go it alone. This is why a financial advisor can be crucial in helping investors succeed.

They can play an important role in your investment future, regardless of where the markets are heading. Through every stage and many events in your life, they can help you define your goals and provide you with valuable advice.



What are you doing after work?®

A financial advisor can help you...

1

Start with an investment & retirement plan to help ensure you have enough money in retirement



2

With strategies for saving for future large purchases, such as a house, car, cottage, or wedding

3

Save time so you can concentrate on other important investment decisions in your life

7

Stay disciplined with your plan

8

Invest your money in a tax-efficient way to help minimize taxes

9

Understand current market events and explain how they may impact your investments

15

Position your portfolio when the market goes higher or lower

16

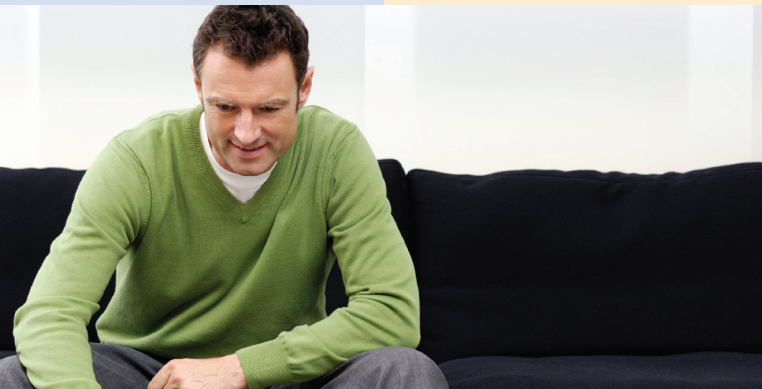
Adjust to life events that change your financial circumstances and change your financial plan

17

Plan and maintain a budget while considering all the implications

18

With a needed referral to another expert, like a tax planner or an accountant



4

Mitigate risk, and not always follow the behaviour of others, even in the face of unfavourable outcomes

5

Reduce your debts and save for the future

6

Prepare funds for emergency planning

10

Set up a tax advantaged plan that ensures your kids have enough saved for their post secondary education



11

Plan for tax-efficient RRIF withdrawals

12

Consolidate your investments with your spouse in an effective tax-advantaged manner

13

Monitor your portfolio and rebalance as necessary based on your risk tolerance and your objectives

14

Plan ways to start a small business, or even sell it

19

Plan for an early retirement



20

With estate planning and administration after the passing of a loved one



What are you doing after work?®

A financial advisor can help provide the needed expertise and experience to help you reach your short- and long-term goals, regardless of how unpredictable the markets may be.

Contact a financial advisor today for more information on how they can help you succeed.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

The information contained herein is intended to provide you with general information related to investment alternatives and strategies and is not intended to be comprehensive investment advice applicable to the circumstances of specific investor.