

An Introduction To Ron MacQuarrie



Ron MacQuarrie

Ron offers the following products:

Guaranteed Investment Certificates
Term Deposits
Mutual Funds*
Segregated Funds**
Life Insurance***
Annuities
Locked In RRSP's
Registered Retirement Savings Plans
Registered Retirement Income Funds
Life Income Funds
Registered Educational Savings Plans

Assistance with:

Financial Planning
Estate Planning
Tax Planning
Will Planning
Employment Packages
Living Trusts
Personal Tax Returns
Agent for the Executors †



Webpage: www.macquarriegrup.com
1475 Bedford Highway, #202
Bedford, NS B4A 3Z5
Tel: (902) 444-3199
Toll Free: 1 (877) 444-3199
Fax: (902) 406-4382
Email: ronmacquarrie@eastlink.ca

Welcome

My entire 32 year career has been in the financial services industry, beginning as a retail stockbroker and subsequently moving into the personal trust services department of a major Canadian trust company. There, as an Investment Officer, I was responsible for and managed individual client investment portfolios.

Working in the trust company environment, I became increasingly interested and involved in the areas of taxation, executorships and estate and trust administration. As such, I moved into the position of Trust Officer. In this capacity, I acted as executor to a wide variety of estate types. Each differed in complexity and size, some of which were multimillion dollar estates.

Ultimately, the trust company was acquired by a major Canadian bank and my role changed again. I now became responsible for advising the banks' clients, in the four Atlantic Provinces.

In addition to individual consultations, I conducted, on behalf of the bank, many public seminars across the region.

These years of experience have provided me with an intimate knowledge and understanding of all the critical elements associated with sound financial and estate planning. They have also provided me with a broad knowledge in investment management – the planning of wills, trust administration, living trusts, powers of attorney, personal and estate taxation issues and more.

I am very excited about offering good, sound, appropriate advice to my clients and others who have questions where I can be of assistance. Whether you have a question about investing, \$500.00 or how to structure an entire estate, please feel free to give me a call at the phone numbers listed. It would be my pleasure to assist in any way as an Independent

- Do you need An Independent Financial Advisor?
- Please turn over to the back page to read about the benefits of an Independent Financial Advisor.

Do I Need An Independent Financial Advisor

financial advisor.

How you manage your money today has a serious impact on your future quality of life. Yet, many of us put little effort into monitoring our money. We put more time into planning our annual vacation than deciding how to invest in our RRSP's. We expect to provide adequately for our families and retire in comfort-yet we have no practical plan.

Some of us may have ventured into the complex world of investments, only to discover over 30,000 different stocks and 1,300 mutual funds are available in Canada, or that markets are affected by a variety of factors such as interest rates, inflation, politics, etc. Taking the time and effort required to understand the many investment options and stay current on developments is impossible for those of us with jobs, families, and other obligations on our time.

Seeking the expertise of an independent financial advisor is a logical approach. An advisor has the knowledge and experience to guide you through the maze of options and suggest the right investments for your needs. You can expect professional advice, the best investment plan for you and on-going guidance. Most importantly and independent financial advisor will help make your financial hopes a reality.

Professional Advice

We solicit doctors, lawyers, dentists and other

professionals for their expert advice. Yet, for our financial future, we often rely on our own knowledge or friends' suggestions. Using a professional financial advisor could mean a difference of thousands of dollars towards your retirement. **In fact, in a survey by Dalbar financial Services between 1984 and 1995, investors with a financial advisor earned almost 17% more in accumulative returns than investors with no-load, directly -purchased funds.**

An independent financial advisor has the qualifications to help you build a solid financial plan. Because it's their full-time job to manage investments, an advisor has an in-depth knowledge of economics, worldwide market conditions, and the wide choice of investment products.

Financial Advisors are tested by the Investment Funds Institute of Canada or the Canadian Securities Institute, on investment knowledge and ethical practices. They are licensed by their provincial securities commission and their professional conduct is monitored by both national and provincial organizations.

Your Optimal Financial Plan

The most crucial considerations when constructing a portfolio of investments are your unique needs. What is your annual income? How much risk are you comfortable with? Are you saving for your children's education or planning for

retirement? There are many factors to consider. A financial advisor will sit down with you to determine your comfort level of investment risk versus reward. Together, you will establish your financial goals and then your advisor will suggest an investment strategy tailored to your situation.

On-Going Guidance

Financial planning is a continuous process. As an Independent Financial Advisor, I would actively manage your investments and would contact you about economic or legislative changes that may affect your portfolio. You may then alter your investment strategy to capture opportunities and potentially maximize your returns. I also use my Trust background to look at ways to help you avoid probate and save taxes. Some ideas I have are the benefits of a Living Trust.

Likewise, if your personal financial goals change, perhaps with the birth of a child, an inheritance, or a raise, you and I can revise your financial plan.

I would be pleased to sit down with you and answer any questions you may have.

As an Independent Financial Advisor, I am able to provide my clients with a wider range of financial products and services. It gives me great satisfaction knowing that I help people achieve their financial goals, and deliver the level of on-going service they deserve.



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*Mutual funds products are offered through Equity Associates Inc.

**Segregated funds products are offered through Equity Associates Inc. and/or multiple carriers. Subject to any applicable death benefit guarantee, any part of the premium or other amount that is allocated to any applicable death benefit guarantee, any part of the premium or another amount that is allocated to a segregated fund, is invested at the risk of the policy owner and may increase or decrease in value according to the fluctuations in the market value of the assets to the segregated fund.

***Insurance products provided through multiple insurance carriers.

† Financial planning, Estate Planning, Tax Planning, Will Planning, Employment Packages, Living Trusts, Personal Tax Returns and Agent for the Executors services are not the business of the dealer and are not the responsibility of the dealer.