



PAUL POLYVIOU, CFP, CLU  
Certified Financial Planner | Senior Financial Advisor





**“I am very lucky to be doing something I love.”**

I get to help people achieve their financial goals. In fact, the best part is trying to figure out all the different ways I can do that.



## MISSION

I understand the importance of planning a future for you and your family while making sure you can enjoy it every step of the way. I will invest the time needed to get to know you, helping you define and achieve all of your financial goals. I am exceptional at generating tax-efficient income and implementing strategies to transfer wealth to successive generations in order to relieve both current and future financial stresses. My team and I like to think of ourselves as an extended member of your family – helping to guide you throughout life's journey.

## ABOUT PAUL POLYVIOU AND HIS TEAM

Since 2003, I have defined personal financial planning as a process of determining an individual's or family's financial goals, purpose in life and life's priorities. After considering their resources, risk profile and current lifestyle, a detailed and realistic plan is prepared to help meet those goals.

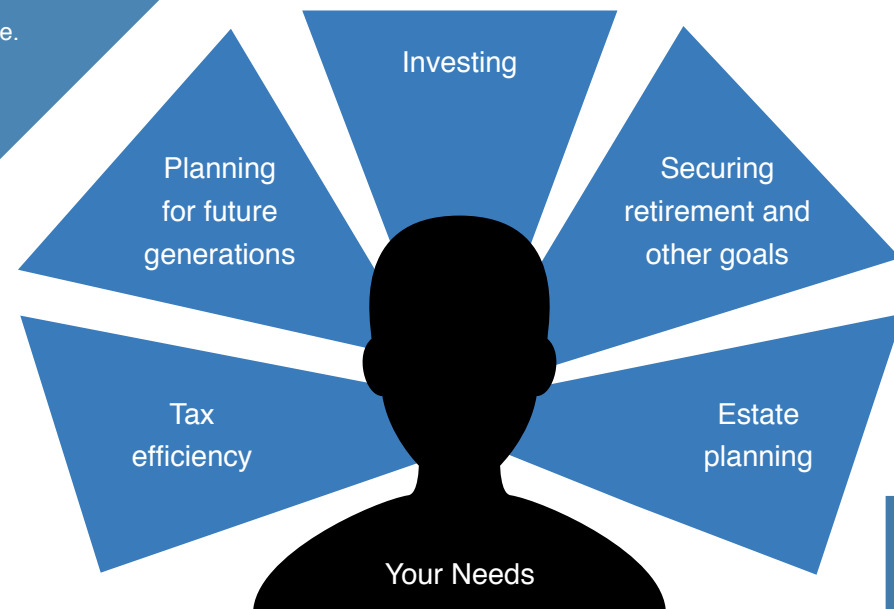
My designations as a Certified Financial Planner (CFP), Chartered Life Underwriter (CLU) reinforce my ability to provide ongoing comprehensive financial planning advice in the areas of retirement planning, tax planning, investment planning, insurance and estate planning. By specializing in these I am in a better position to assist my clients in achieving their financial objectives.

My assistants and I strive to ensure excellent service is received by all clients and seek to educate and provide timely information on a consistent basis.

“I help you make money,  
protect it, enjoy it and  
pass on what’s left.”

## ONGOING ADVICE: WHAT TO EXPECT FROM ME

- ✓ Ongoing coaching and advice. Investment discipline.  
Goal setting. Listen. Experience.
- ✓ Educate you and your family about financial products, services, the  
economy and market.
- ✓ Caring more than anyone who does not share your surname.
- ✓ Planning. Research. Choosing your investments. Work with all the large  
banks, investment companies and insurance companies.
- ✓ Monitoring. Reviewing. Assessing your risk tolerance. Save you time.  
Peace of mind.
- ✓ Financial reporting. Regulatory compliance. File Cleaning Service.
- ✓ Meetings. Time. Proactive Correspondence.  
Act as a sounding board.
- ✓ Referrals to other professionals  
(tax specialists, lawyers, etc.)
- ✓ And services beyond investment management, like:
  - Estate planning
  - Tax Smart planning
  - Insurance planning
  - Retirement planning
  - Educational savings
  - Income planning





## THE FINANCIAL GUARDIAN 4D PROCESS

My Financial Planning process begins with understanding you – your unique lifestyle, your needs and your goals. With careful consideration, investment planning and a customized portfolio design, we can offer you the flexibility to select from diverse core and complementary investment strategies.

We will work together through four distinct phases:

### DISCOVER

We develop a full understanding of where you are today and draw a map of where you would like to be in the future.

### DELIVER

We will monitor and review the implemented customized solutions against the agreed upon goals and objectives. We then customize the frequency of contact to suit your preferences.

### DEVELOP

We meet with you to review our recommendations and help ensure that you are comfortable with the approach and implementation.

## THE FINANCIAL GUARDIAN INVESTMENT PROCESS

I adhere to the K.I.S.S. approach of managing money (Keep It Simple Stupid) - adding value by either boosting your returns or protecting your capital from mistakes. I spend countless hours tracking all my recommendations daily, benchmarking them to peers, attending seminars, meeting company representatives, listening to conference calls/ podcasts, reading industry magazines/ online articles and analyzing emails in order to keep current on issues that may impact my clients.

### WHAT I LOOK FOR WHEN I BUY:

- ☒ Prefer dividend paying/ yield investments
- ☒ Good risk/reward

### WHAT I LOOK FOR WHEN I SELL:

- ☒ 1 year or more of unexplainable under performance
- ☒ Company/Portfolio manager change

If warranted I will call, email, mail or meet my clients and make appropriate changes.



## LIFE EVENTS



### HEALTH

Critical Illness/Disability  
Ailing Parents



### RETIREMENT

Commute Pension  
Early Retirement Option



### FAMILY

Sale Of Real Estate  
Inheritance  
Divorce  
Downsizing Home  
Lottery Proceeds  
Marriage  
Birth Of A Child/Grandchild  
Premature Death In Family



### BUSINESS

Now self-employed  
Business expansion  
Buying a business  
Selling a business  
New business partner



### OCCUPATION

Severance Package  
New job/Job loss  
Promotion  
Unexpected Bonus



## PAUL'S SUCCESSION PLAN



In the event Paul can no longer look after your account, one of his trusted business partners will step in.

## WHAT'S IMPORTANT TO YOU?

INVESTING YOUR MONEY	TAX PLANNING	RETIREMENT PLANNING	YOUR FAMILY	ESTATE PLANNING	INSURANCE
Portfolio Evaluation and Diversification Advice	Debt Elimination and Conversion – Leveraging	Personal Financial Plan – Lifestyle Planning	Saving for Education – RESP	Wills and Powers of Attorney*	Life Insurance
Pension Style Managed Accounts, SMA, Fee Based	Reduce Tax – Income Splitting, Utilize Tax Credits	Detailed Income Projections and Options	Informal Trusts and Formal Trusts	Business Succession Buy/Sell and Key Person	Critical Illness Insurance
Tax Free Savings Accounts (TFSA), Registered Disability Savings Plan (RDSP)	Corporate Holding Co.	Government Benefits, CPP, OAS, GIS	Reduce/Eliminate Final Estate Costs	Estate Insurance – Asset Protection	Disability Insurance
From Stocks and ETF's to Bonds and GIC's	Tax Deferral and Conversion – Corporate Class	Company Pension Analysis LIRA vs. Pension	Assisting Parents – Retirement Income and Housing Options	Segregated Funds and Annuities	Long Term Care Insurance
Debt Management – Mortgages and Lines of Credit*	Tax Deferral and Elimination – Universal Life Insurance	RRSP, DPSP, RRIF, LIF, Annuities, RCA, IPP	Generate Tax Efficient Income for Living Expenses	Creating a legacy – Gifts to Heirs and Charities	Individual and Group Benefits, Health Spending Accounts (HSA)

\*Offered on a referral basis

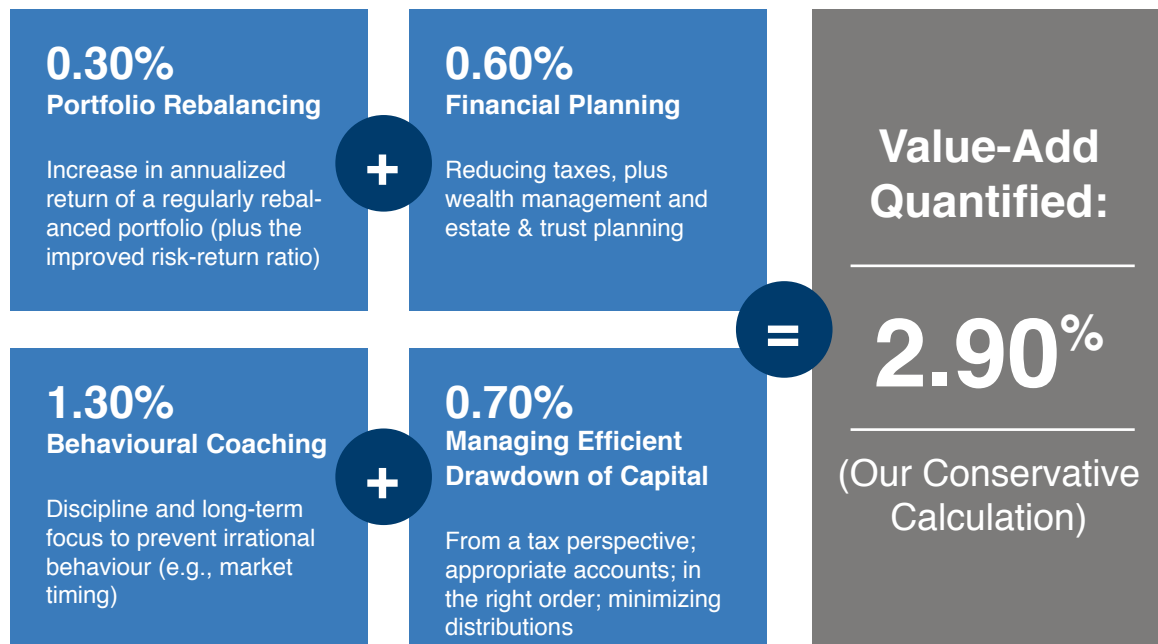
Stocks, bonds and mutual funds are offered through Manulife Securities Incorporated.

Insurance products and services are offered through Manulife Securities Insurance Inc.

Banking products and services are offered through referral.



# HOW FINANCIAL ADVICE CAN ENHANCE YOUR RETURNS



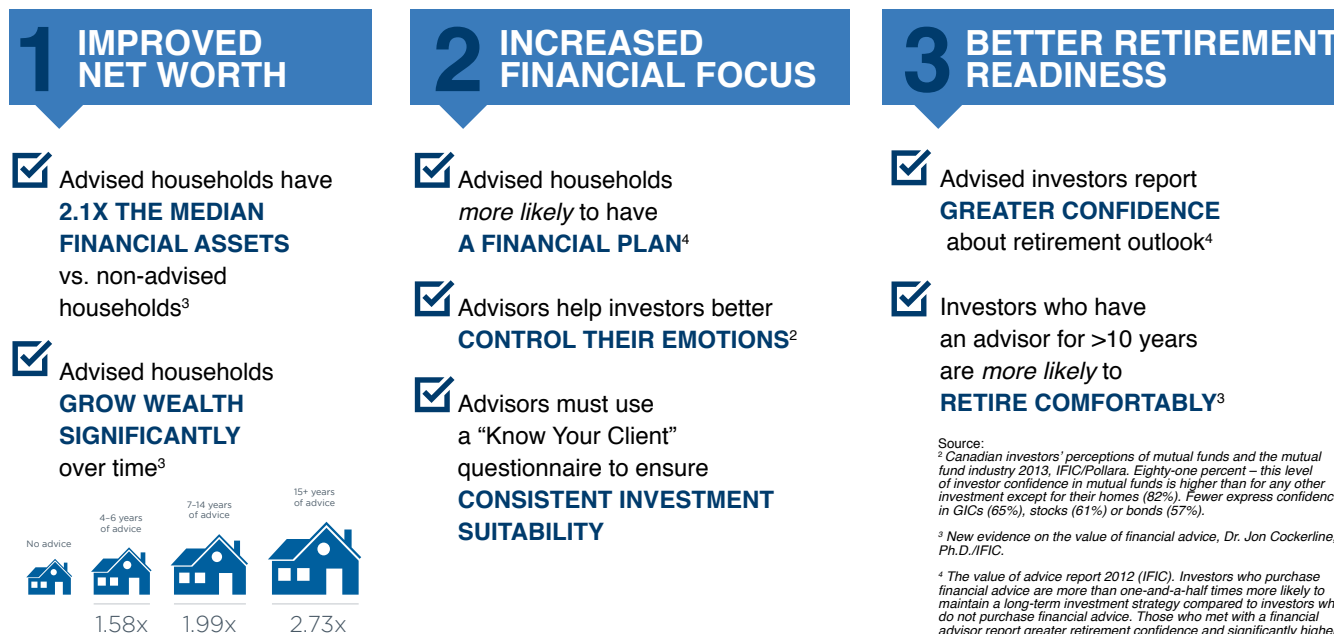
“Most investors don’t consider how important taxes are in their investment approach, but they’re often times more important than fees.”

If we generate 7% returns in short-term capital gains and pay the highest tax rate of 38% then, we’re paying the equivalent of a 2.77% fee to the tax man.

Source: AdvisorAnalyst.com, <http://advisoranalyst.com/glablog/2015/07/14/taxes-bigger-issue-fees.html>

Source – Above: BMO Global Asset Management

## WHAT EXACTLY IS THE VALUE OF ADVICE?



Source: An econometric analysis of the value of advice in Canada, by Claude Montmarquette, CIRANO, 2012

Source:  
<sup>2</sup> Canadian investors’ perceptions of mutual funds and the mutual fund industry 2013, IFIC/Pollara. Eighty-one percent – this level of investor confidence in mutual funds is higher than for any other investment except for their homes (82%). Fewer express confidence in GICs (65%), stocks (61%) or bonds (57%).

<sup>3</sup> New evidence on the value of financial advice, Dr. Jon Cockerline, Ph.D./IFIC.

<sup>4</sup> The value of advice report 2012 (IFIC). Investors who purchase financial advice are more than one-and-a-half times more likely to maintain a long-term investment strategy compared to investors who do not purchase financial advice. Those who met with a financial advisor report greater retirement confidence and significantly higher levels of emergency funds.

## WHAT PEOPLE ARE SAYING

"Thank you for moving things around. I can honestly say that my mom and I trust you in managing the accounts efficiently."

– **Precilla E, Toronto**

"Thank you Paul for all your work and guidance during this process and the time you have spent with me explaining things."

– **Lisa G, Hamilton**

"We appreciate your attention to our accounts and the personal touch you add as well."

– **John F, Pickering**

"Thank you Paul for your concern, help and advice you have given us."

– **Lilianna S, Toronto**

"Dear Paul, let me begin by thanking you for your kindness, concern and generosity in this matter..."

– **Gabriella C-A, Toronto**

"Paul, you have helped my wife and I plan through our lives together. From paying off our school debt, to buying our first home, and now developing financial long-term support for our new daughter. Thanks for your ongoing support, every step of the way."

– **Chris H, Whitby**

## IN PARTNERSHIP WITH:



RBC Global  
Asset Management



We welcome the opportunity to speak to you. We encourage you to contact us for a confidential, non-obligational discussion or if you are simply looking for a second opinion.

Please contact:

Paul Polyviou, CFP, CLU

*Certified Financial Planner / Senior Financial Advisor*

[paul.polyviou@manulifesecurities.ca](mailto:paul.polyviou@manulifesecurities.ca)

Manulife Securities Incorporated

Manulife Securities Insurance Inc.

203-365 Evans Avenue Toronto, Ontario M8Z 1K2

Direct: 416.259.8222 ext. 243

Toll free: 1.877.676.6686

Fax: 416.259.8202

[www.financialguardian.ca](http://www.financialguardian.ca)

[www.manulifesecurities.ca](http://www.manulifesecurities.ca)

