

Consolidating Assets

Mr. & Mrs. Smith are approaching retirement and they want to simplify their finances. They are wondering what the benefits of consolidating their investments would be. Paul outlined the below benefits/advantages:

- More efficient asset allocation – better portfolios
- More accurate reporting – investment returns
- Better opportunity for tax-efficiency
- Expanded and enhanced investment options
- Potential lower management fee structures
- No conflicting advice from competing advisors
- More specific sources of income
- Easier to efficiently address changing retirement stages
- Less administration - reporting, tax slips, number of deposits
- More orderly, expedient and less costly wealth transfer – easier for beneficiaries and estate executors

I am never too busy to help any of your friends, family members or work colleagues.

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