



## 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

4

Stay disciplined with your plan

5

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

6

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

7

Position your portfolio when the market goes higher or lower

8

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

9

Plan and maintain a budget while considering all the implications

10

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

11

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

12

## Reduce your debts and save for the future

13

Prepare funds for emergency planning

14

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



15

Plan for tax-efficient RRIF withdrawals

16

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

17

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

18

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

19

Plan for an early retirement



20

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

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.

**Please contact me today for more information on how I can help you succeed.**



**What are you doing after work?®**

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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.