BENEFITS FOR YOU...
ADVICE THAT PAYS OFF

YOUR FINANCIAL ADVISOR: AN EXPERT WHO GETS IT... AND WHO GETS YOU.

THE BENEFITS OF SEEKING ADVICE FROM PROFESSIONALS

1 GREATER WEALTH

Improve your chances of growing your wealth with guidance from your advisor. The longer you receive financial advice, the greater the wealth you could build.¹

- 58% with advice
- 99% with advice
- 173% with advice

ADVICE: FINANCIAL ASSETS:
- 4-6 YEARS: 1,58X
- 7-14 YEARS: 1,99X
- 15+ YEARS: 2,73X

2 A HIGHER SAVING RATE AND BETTER SAVING HABITS

When you turn to your advisor for guidance, you’re more likely to develop better saving habits, and by doing so, achieve a saving rate two times higher than households that manage their finances without advice.

HOUSEHOLD SAVING RATE¹

- WITH ADVICE: 8.6%
- WITHOUT ADVICE: 4.3%

3 BETTER PLANNING FOR YOUR RETIREMENT

Financial advice could have a significant effect on how ready you are to retire.¹

You can be more confident that you will have enough money saved to last through retirement. Improve your chances of enjoying a comfortable retirement.

¹INVESTMENT FUNDS INSTITUTE OF CANADA – IFIC, New Evidence on the Value of Financial Advice, Jon Cockerline, PhD, 2012
BENEFITS FOR YOU...
ADVICE THAT PAYS OFF

YOUR ADVISOR IS YOUR BEST ALLY

THERE ARE MANY ADVANTAGES TO WORKING WITH AN ADVISOR. REGARDING YOUR INVESTMENTS, YOUR ADVISOR CAN:

• help you select investments that suit your situation, particularly tax-efficient investments;
• help you keep track of your investments and review your financial goals; and
• keep you from making emotional, and often costly, decisions.

YOUR ADVISOR CAN ALSO LEND YOU PERSONAL FINANCE EXPERTISE. FOR INSTANCE, YOUR ADVISOR CAN:

• guide you in making and keeping a budget and in reducing your debt;
• guide you through small and major life events;
• answer questions about all your affairs, including taxation matters; and
• give you access to a number of specialized personal finance resources.

IN SHORT, YOUR ADVISOR CAN HELP YOU:

• develop a plan to reach your financial goals;
• build greater wealth by saving more and better; and
• build towards a more comfortable retirement.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus or the Fund Facts before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Unless otherwise stated, mutual fund securities and cash balances are not insured by the Canada Deposit Insurance Corporation or by any other government deposit insurer that insures deposits in credit unions.