

The value of working with a financial advisor

A financial advisor can play an important role at any stage of your investment journey. Consider the broad range of services and benefits an advisor can provide:

- A wide variety of financial solutions for your investment portfolio that can accommodate your unique goals and risk tolerance.
- Detailed, step-by-step financial planning that's tailored to your individual goals and situation, and can evolve with your life stages.
- Education and context to help you understand and gain confidence in your financial plan.
- Guidance and support to instill good savings and investing habits and help you avoid common investing pitfalls.
- Other services beyond managing your investments, such as estate and tax planning.

Canadians who work with an advisor have been more successful at building wealth and achieving their goals

Advisors have made a very tangible difference in the lives of Canadian investors.

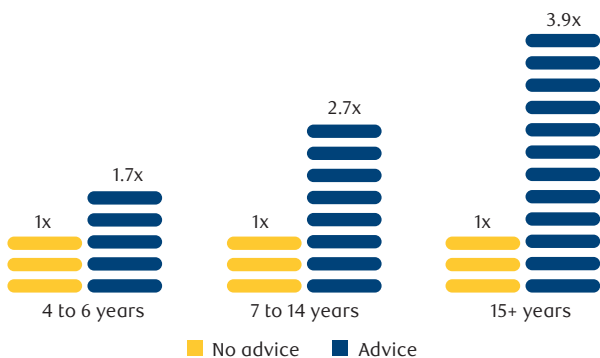
Building your wealth

Investors who work with an advisor have been shown to have almost 4 times the assets of investors who don't work with an advisor over a 15-year period. And, despite the prevailing opinion that advisors only work with the wealthy, the majority of Canadian investors had investable assets of under \$25,000 at the beginning of the advisory relationship.

Keeping your goals on track

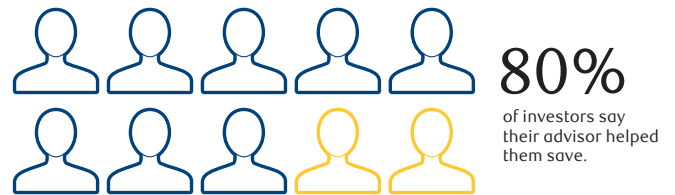
Investment returns are important, but saving on a regular basis is equally important when it comes to reaching your financial goals. Many investors credit their advisor with helping them achieve better savings and investment habits.

Advised clients have greater net worth over time



Source: The Gamma Factor and the value of Financial Advice, Claude Montmarquette, Natalie Viennot-Briot, 2016

Advised clients are more successful at saving



Source: Canadian Investors' Perceptions of Mutual Funds and the Mutual Fund Industry, Pollara 2019.

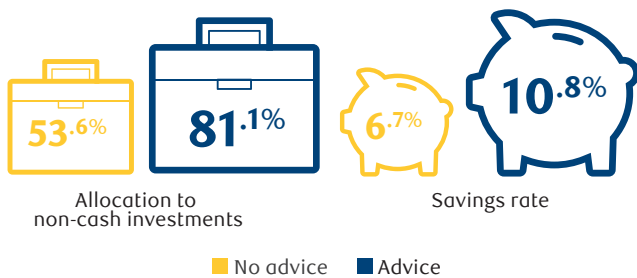
Putting more of your money to work

Canadians working with an advisor invested more of their assets in non-cash investments, meaning more of their assets are working for them. They also saved more for their future and benefitted from the growth potential of their higher allocation to non-cash investments.

Having a positive sense of well-being

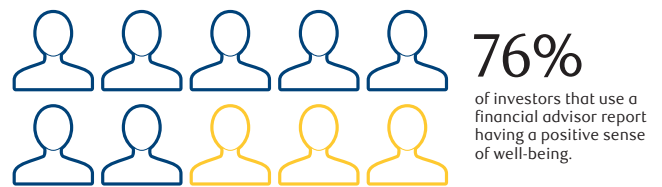
Your advisor is your financial partner. They will answer your questions and help you understand how investing can help you achieve your goals. Their professional advice can play a vital role in giving you confidence in your plan and a positive sense of well-being with respect to your finances.

Working with an advisor encourages savings and investing



Source: The Gamma Factor and the value of Financial Advice, Claude Montmarquette, Natalie Viennot-Briot, 2016

Advised clients have a positive sense of well-being



Source: BlackRock Global Investor Pulse, 2019

MORE THAN JUST INVESTMENTS

Today’s financial advisor can offer you a lot more than investment recommendations. Benefit from a range of financial planning services and resources that can help you guide your family through a lifetime of evolving financial needs. These may include:

- Investment management
- Retirement and estate planning
- Intergenerational wealth transfer
- Guidance setting financial priorities
- Tax planning
- Business building and succession

Contact a financial advisor today for more information on how they can help you reach your financial goals.

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