

80 Things We Do For Our Clients



What we do as your Professional Wealth Advisor...

Financial Planning

- 1) Care more about you and your money than anyone who doesn't share your last name.
- 2) Ask questions in order to understand your needs and objectives.
- 3) Help you determine where you are at present.
- 4) Guide you to think about areas of your financial life you may not have considered.
- 5) Help organize your financial situation.
- 6) Formalize your goals and put them in writing for you.
- 7) Help you prioritize your financial opportunities.
- 8) Help you determine realistic goals.
- 9) Study possible alternatives that could meet your goals.
- 10) Prepare a financial plan and/or an investment policy statement for you.
- 11) Make specific recommendations to help you meet your goals.
- 12) Implement those recommendations.
- 13) Suggest creative alternatives that you may not have considered.
- 14) Review and recommend life insurance policies to protect your family.
- 15) Assist you in setting up a company Retirement plan.
- 16) Assist you in setting up an Individual Pension plan.
- 17) Prepare a financial plan for you.
- 18) Assist in preparing an estate plan for you.
- 19) Review your children's custodial accounts.
- 20) Help you determine your RIF required minimum distribution.
- 21) Help you plan for the transition of your business.
- 22) Liaise with other professionals such as Accountants, Actuaries. Tax lawyers etc., as needed.
- 23) Persuade you to do the things you know you ought to do, even if you don't feel like doing them.

Investments

- 24) Prepare an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance.
- 25) Perform due diligence on money managers and mutual fund managers in order to make appropriate recommendations.

- 26) Stay up to date on changes in the investment world.
- 27) Monitor your investments.
- 28) Review your existing annuities.
- 29) Review your investments in your company Group RRSP.
- 30) Review and revise portfolios as conditions change.
- 31) Guide you through difficult periods in the stock market by sharing historical perspective.
- 32) Improve your investment performance.
- 33) Look “inside” your mutual funds to compare how many of their holdings may duplicate each other.
- 34) Convert your investments to lifetime income.
- 35) Help you evaluate the differences in risk levels between various fixed-income investments such as government bonds and corporate bonds.
- 36) Provide research on stocks.
- 37) Help handle exchanges, tenders, and special stock dividends.
- 38) Hold and warehouse stocks, bonds and other securities.
- 39) Record and research your cost basis on securities.
- 40) Provide you with unbiased stock research.
- 41) Provide you with personal stock analysis.
- 42) Determine the risk level of your existing portfolio.
- 43) Help you consolidate and simplify your investments.
- 44) Provide you with technical, fundamental, and quantitative stock analysis.
- 45) Provide you with alternative investment options.
- 46) Provide you with executive services involving restricted stock and employer stock options.
- 47) Provide introductions to money managers.
- 48) Show you how to access your statements and other information online.
- 49) Shop for top GIC rates from financial institutions throughout the country.
- 50) Provide access to answers from a major investment firm.

Taxes

- 51) Suggest alternatives to lower your taxes during retirement.
- 52) Review your tax returns for possible savings in the future.
- 53) Review your situation in order to implement Trusts as needed.
- 54) Stay up to date on tax law changes.
- 55) Help you reduce your taxes.
- 56) Reposition investments to take full advantage of tax law provisions.
- 57) Work with your tax and legal advisors to help you meet your financial goals.

Person to person

- 58) Monitor changes in your life and family situation.
- 59) Proactively keep in touch with you.
- 60) Remain only a telephone call away to answer financial questions for you.
- 61) Serve as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.

- 62) Provide excellent service at all times.
- 63) Provide referrals to other professionals, such as accountants and attorneys.
- 64) Refer you to banking establishments for loan and trust alternatives.
- 65) Provide you with a chart showing the monthly income from all of your investments.
- 66) Suggest alternatives to increase your income during retirement.
- 67) Listen and provide feedback in a way that a magazine or newsletter writer does not.
- 68) Use the experience of dozens of my clients who have faced circumstances similar to yours to help you through yours.
- 69) Help educate your children and grandchildren about investments and financial concepts.
- 70) Help with the continuity of your family's financial plan through generations.
- 71) Facilitate the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
- 72) Keep you on track.
- 73) Identify your saving shortfalls.
- 74) Develop and monitor a strategy for debt reduction.
- 75) Educate you on retirement issues.
- 76) Educate you on estate planning issues.
- 77) Educate you on college savings and financial aid options.
- 78) Is someone you can trust and get advice from in all your financial matters.
- 79) Is a wise sounding board for ideas you are considering.
- 80) Is honest with you.