



The Value of Advice

50 ways your advisor makes a difference

The Value of Advice

Advisors build strong relationships and partnerships with their clients by:

1. Being honest with you, appreciating and valuing you.
2. Caring about you and your money more than anyone who does not share your surname.
3. Being someone whom you can trust and get advice from for all your financial matters.
4. Understanding what money means to you and what motivates you.
5. Listening and asking questions to help you identify and articulate your needs, goals and objectives.
6. Working with you to alleviate worries that keep you awake at night.
7. Coaching you to do the things that will help accomplish your goals.
8. Monitoring changes in your life and family situation.
9. Guiding you through difficult periods in the stock market by sharing a historical perspective.
10. Acting as a sounding/discussion board for ideas you are considering.
11. Providing guidance on what course you should take and giving you an objective perspective.
12. Anticipating future changes and proactively work through them with you.
13. Keeping you on track.



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Advisors provide customized wealth planning services by:

14. Helping you make important financial-related decisions.
15. Helping organize and prioritize your financial life.
16. Helping you determine where you are at present.
17. Helping you formalize realistic goals and put them in writing.
18. Making specific recommendations to help you meet your goals.
19. Establishing a clear strategy and action plan.
20. Suggesting creative alternatives that you may not have considered.
21. Preparing an investment policy statement for you.
22. Reviewing and recommending life insurance policies to protect your family.
23. Staying up to date on tax law changes.
24. Helping you reduce your taxes by reviewing your tax returns for possible savings.
25. Working with your tax and legal advisors and other professionals to facilitate and coordinate your overall financial plans.
26. Identifying your saving shortfalls.
27. Helping establish your will and estate, retirement and business succession plans.
28. Helping you transfer wealth efficiently to the next generation.
29. Developing and monitoring a strategy for debt reduction.

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Advisors construct personalized client portfolios by:

30. Preparing an asset allocation strategy for you to diversify your investments and achieve the best rate of return for your level of risk tolerance.
31. Performing due diligence on money managers and mutual fund managers to ensure appropriate investment recommendations.
32. Staying up to date on changes in the investment world.
33. Reviewing and revising your portfolio as conditions change.
34. Helping consolidate, simplify and improve your investment performance.
35. Monitoring and managing your investments and converting them into income as needed.
36. Helping you establish better planning and record keeping.
37. Exploring and reviewing potential income-splitting and tax-minimization strategies with you.
38. Recommending and completing appropriate tax-loss selling solutions.
39. Repositioning investments to take full advantage of tax rules.



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Advisors ensure they offer exceptional service by:

40. Providing full disclosure and transparency on their fees and processes.
41. Proactively keeping in touch with you by providing customized and personalized information.
42. Providing referrals to and liaising with other professionals such as accountants, actuaries, tax lawyers, as needed.
43. Being only a telephone call away to answer financial questions for you.
44. Serving as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.
45. Listening and providing feedback in a way that a magazine or newsletter writer cannot.
46. Helping educate your children and grandchildren about investments and financial concepts.
47. Educating you on retirement, savings and other financial topics.
48. Helping with other non-financial advice.
49. Providing easy-to-read account statements and reports.
50. Holding seminars to educate you on significant and/or new financial concepts.