



WE ARE HERE TO SUPPORT YOU.

The Value of Advice

**What is your perspective on investing?
When we ask our clients this question, we
often get a variety of answers.**

From a broad standpoint, the investing process focuses on maximizing returns, while minimizing risk and taking into account many other factors such as tax, personal preferences, market conditions, etc. In our experience as Investment Advisors, we often see that many people focus on only one element at a time, rather than looking at the big picture.

Remember that your plan and strategy were created to bring the many elements of investing together. They were tailored to your priorities and personal needs, and were put in place to guide you through not only the good times, but also through more challenging periods. During more difficult times, looking back to the objectives of the plan may help to provide focus, such as reminding you that your portfolio has an element of diversification to see you through more volatile times.

One of our roles is to provide a balanced perspective on the markets based on our experience. Take, for example, this historical outlook: Since 1970, the average bull market of the S&P/TSX Composite Index has lasted over 61 months, whereas the average bear market has lasted only around 11 months. History has shown that the upturns, on balance, have lasted much longer than the downturns.*

Our view is that during volatile times in the markets, it is not the time to panic or to consider liquidating portfolios. Instead, we continue to assess ongoing changes in the investing world and help you to make adjustments where necessary and as conditions change.

The industry has been under considerable scrutiny recently. It's understandable. As an investor, you should be protected when it comes to the investment advice you receive. But, the value associated with professional investment advice can be overlooked in these discussions.

A recent study showed that those who didn't work with a financial advisor feel more secure in retirement; 62% of Canadians with an advisor are satisfied with how much they've saved for retirement vs. the 37% of those without an advisor.**

Many of our clients share a similar goal – to build the financial freedom to enjoy their retirement years. Our objective is to keep your money working as hard as you do in order to help you reach your goals. Keep in mind that wealth management goes well beyond investing. Insurance planning, estate planning, succession planning (for business owners) and more are all part of the equation. We have many resources available, including a team of experts who stand ready to support the activities that go beyond investing.

This is all part of our ongoing service to you. We can be contacted at any time and are here to support you. Let's keep looking forward, ensuring that your portfolio is well-positioned to benefit from the current environment.

Sources: * S&P/TSX Total Return Index from Jan. 1, 1970 to July 31, 2017, using end-of-month closing data. ** 2019 Sun Life Barometer