

With Finstepz in your corner, we can help map out your overall financial plan and figure out how your investment portfolio fits in.

We offer a wide variety of investment portfolio options and over the coming weeks, we're going to review these with you. Regardless of which option we recommend, we will always be there for you.

This week, we are going to talk about the CI Direct Essential portfolios. These are low cost, hassle-free, ETF Portfolios offering the following benefits:

- Professionally designed and monitored
- Automatic rebalancing
- Fees that are up to 60% less than traditional mutual funds
- 24/7 access to your portfolio online

Through an online link-- available through us-- you will be quickly guided to a brief questionnaire to determine your ideal investment profile. From there, you will be invited to participate in 5 different investment portfolio options including- Safety, Conservative, Balanced, Growth or Aggressive.

Documentation to open and fund your account will then be sent electronically for your approval. The whole process takes just a few minutes and we will be there to provide assistance every step of the way.

So, what is an ETF portfolio and how will it help me?

With a traditional mutual fund, you are outsourcing the management of your financial assets to an investment manager, or team for a fee (known as a Management Expense Ratio, or MER). Within the stated guidelines of the portfolio, your money will be managed to maximize returns and mitigate risk by typically selecting individual stocks or bonds expected to reach the desired effect. The portfolio holdings will be traded as circumstances and opportunities change.

An ETF (or Exchange Traded Fund) portfolio is somewhat similar—except-- instead of selecting individual stocks or bonds, the portfolio manager is selecting an index (or sub-index) of investments to help you reach your financial goals.

Mutual funds have historically held an important position in investment portfolios for most Canadians. However, the costs have not come down proportionately to the advances in technology. Moreover, the performance of ETF portfolios has proven to be superior over the vast majority of mutual funds.

The CI Direct Essential portfolios can be used for RRSP's, RRIF's, RESP's, TFSA's, Non-Registered Investments and "In Trust For" accounts. The minimum account size starts at \$1,000.

If you would like further information, or a complimentary comparison of your existing investment portfolio, please reach out to us at chris@finstepz.com or 226 218 4312.