

FREQUENTLY ASKED QUESTIONS

What do you do?

Every person has dreams goals and desires that take financial resources to accomplish. I am often asked, by new clients, if they will ever reach their goal of retiring or purchasing a home. We quantify our client's goals and desires and create a path to reach them. We develop a personal financial plan for each client.

I identify financial issues that affect my clients' well-being, and help them prioritize them, so they can realize them in the appropriate time frames.

On the investment side, we believe an educated client is more likely to stick to their plan, and achieve their financial goals so we educate our clients a to expectations on returns and risk.

What differentiates you from other advisors?

One of my favourite restaurants is owner owned and when you enter this restaurant, the chef comes out to say hello each time and enjoys getting an understanding of what tastes you desire that night. He is meticulous on his service, restaurant presentation, and especially creating the perfect dish each time. I can see the pride he has when we take our first bite.

I have that same pride with my company and how my clients are served. I believe that by digging deeper to help quantify your dreams, I can help you consider your options and decide on the best choices for your unique situation. Clients tell me that no one else has ever done this with them before in such detail.

Prompt an accurate service is also our hallmark. We get lots of comments from clients on this. They've typically never experienced such personalized service before.

Why should I work with you?

Being an independent advisor allows me to have the freedom and independence to search out products and solutions best tailored to reach your goals. I am not restrained to a specific brand of product that others are who work at banks or



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other proprietary dealers. This independence helps with better performance and better pricing.

Consider working with me if you believe that someone who listens, understands and then commits to focusing on your priorities, is the person best-suited to help you realize them.

Who is Investia?

Investia Financial Services is one of Canada's largest financial services firms; its parent company is IA Financial Group.

Who is IA Financial Group?

With the recent acquisition of Hollis Wealth, IA Financial Group became one of the largest non-bank wealth management advisory firms in Canada with close to \$75 billion in Assets Under Administration.

IA Group was founded in 1892, the same year in which the 1st game of basketball was officially played. Did you know that a *Canadian* invented the game of basketball? True story – go Raptors!

What financial services do you provide?

As an affiliate of one of Canada's largest financial companies, we can offer clients an array of financial services to complement their investments. This includes RRSPs, RESPs, TFSAs, Mutual Funds & EFTs, Term and Permanent Life Insurance, Disability, Critical Illness and Long-term Care, GIFs, GICs and annuities, mortgages, and loans.

What is the stock symbol?

IA Financial Group is listed on the Toronto Stock Exchange under the ticker symbol IAG.



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Do you offer mortgages?

As an independent advisor, I am not tied to any bank. I can refer you to select mortgage specialists who will shop the market for you, at no additional cost to you.

What is the most satisfying part of your job?

That's easy – I love to make an effective change in someone's life. Making a difference in our society by helping others is my passion.

What type of clients do you work with OR who is your ideal client?

People who wish to take a vested interest in changing their current financial path and are looking for someone to help them develop a plan for success.

What is most important to you?

There is nothing comparable to helping someone reach their dreams and see a positive impact, both financially and emotionally. We all deserve financial freedom, whatever that means to you.

How do you measure success for your clients?

I am successful when my client's have achieved, or are on path, to achieve, their goals.

What is your investment philosophy?

Finding quality investments is the easy part. The more important part is ensuring that your investment portfolio matches your comfort level.

That way, my role in helping clients through difficult markets and staying on course is far more achievable. Peace of mind is as important as the quality of investments.

What is an independent advisor?

In Canada, this typically refers to an advisor who owns their own practice.



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As the owner, an independent advisor has the freedom to affiliate with a full-service financial firm of their choosing, to provide their clients with a full range of financial products and services.

This freedom enables me to put my clients' interests first and foremost as I have no bias towards any firm's products and services.

Why Investia?

I elected to affiliate with Investia because of their stellar reputation as a home for independent-minded advisors, as well as the financial strength of their parent company.

Over 1,800 independent advisors across Canada have elected to affiliate with Investia, primarily for those same reasons.

What's the advantage of working with an independent advisor?

It means a very personalized relationship where my client's will experience growth of that relationship without the fear of seeing a new person or their advisor replaced. It also means that I can offer products and services from multiple providers.

I've been dissatisfied with the service I've received from my current advisor. They don't seem to make time for me. How can I ensure things will be any different with you?

As the owner of my practice, my practice's success is tied directly to the satisfaction of my clients.

I view client service and care as an integral part of the experience for my clientele.

How can you relate to my situation?

I am a business owner, a parent, an investor, and a long time proud member of our community as a Victoria resident.



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Just like you, I have dreams, goals, and responsibilities, and the planning I do for my own family; I strive to do for you as well.

How often will we meet? How often will we speak?

That depends on both your circumstances and preferences and that's something we agree on at the commencement of our relationship.

Do you accept referrals?

I love to make an effective change in someone's life. Making a difference in society by helping others is my passion.

And if I have helped make a positive impact on someone's life, then a referral is one the biggest compliments anyone can pay me.



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