

# 50 THINGS A PROFESSIONAL ADVISOR DOES FOR YOU



## FINANCIAL PLANNING

1. Cares about you and your money than anyone who doesn't share your last name.
2. Guides you to think about areas of your financial life you may not have considered.
3. Formalises your goals and puts them in writing.
4. Helps you prioritise your financial opportunities.
5. Helps you determine realistic goals.
6. Studies possible alternatives that could meet your goals.
7. Prepares a financial plan and/or an investment plan for you.
8. Suggests creative alternatives that you may not have considered including the best way to claim Social Security benefits.
9. Reviews and recommends life insurance policies to protect your family.
10. Assists you in setting up a business succession plan for your business.
11. Assists in preparing an estate plan for you.
12. Reviews your children's plans.
13. Helps you understand and determine your minimum pension requirement.
14. Provides you reminders about key financial planning issues.
15. Checks with you before the end of the year to identify any last-minute financial planning needs.
16. Guides you on ways to fund health care in your retirement.

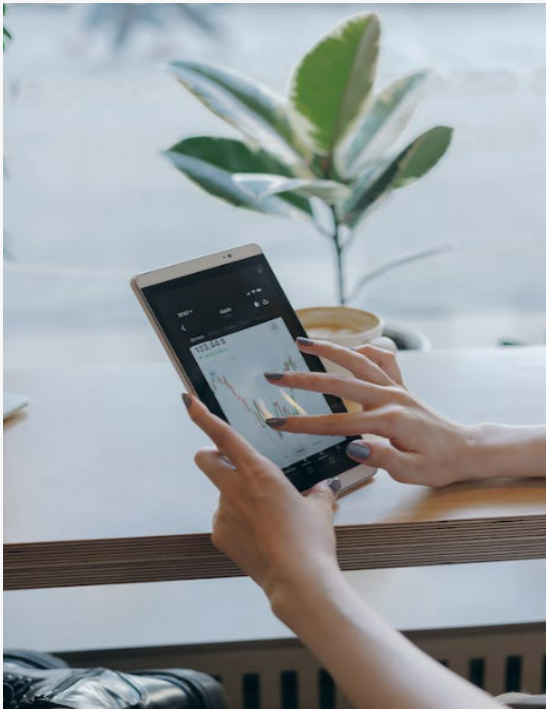


## INVESTMENTS

17. Prepares an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance.
18. Make sure you stay up to date on changes in the investment world.
19. Monitors your investments.
20. Reviews your investments in your superannuation plans.
21. Reviews your existing pension plans.
22. Helps convert your investments to lifetime (retirement) income.
23. Refers you to the right professionals for investment loan alternatives.

## INVESTMENTS (CONT.)

- 24.** Suggests alternatives to increase your income during retirement.
- 25.** Records and researches your cost base on investments.
- 26.** Provides you with neutral investment research.
- 27.** Provides you with personal investment analysis.
- 28.** Determines the risk level of your existing portfolio.
- 29.** Helps you consolidate and simplify your investments.
- 30.** Can provide you with technical, fundamental, and quantitative investment analysis.
- 31.** Provides professional introductions to investment managers.
- 32.** Shows you how to access your statements and other information online.



## TAXES

- 33.** Suggests alternatives to manage your taxes during retirement.
- 34.** Reviews your tax returns with an eye to possible savings in the future.
- 35.** Stays up to date on tax law changes.
- 36.** Helps you understand your minimum tax obligations.
- 37.** Repositions investments to take full advantage of tax law provisions.
- 38.** Works with your tax and legal advisors to help you meet your financial goals.



## PERSON-TO-PERSON

- 39.** Monitors changes in your life and family situation.
- 40.** Proactively keeps in touch with you.
- 41.** Serves as a human glossary of financial terms such as diversification, returns and risk profile.
- 42.** Provides referrals to other professionals, such as accountants and lawyers.
- 43.** Shares the experience of hundreds of clients who have faced circumstances similar to yours.
- 44.** Helps with the continuity of your family's financial plan through generations (your legacy).
- 45.** Facilitates the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
- 46.** Keeps you on track.
- 47.** Identifies your savings shortfalls.
- 48.** Develops and monitors a personal strategy for debt reduction.
- 49.** Is a wise sounding board for ideas you are currently considering.
- 50.** Is honest with you.

