

What Do You Want?

- Advice that is not tied to the selling of any product – an independent opinion?
- To know if you are getting value from your advisor or broker?
- To be charged a fee for the work performed and not for the assets you have or the transactions you make?
- A holistic plan that covers all aspects of financial planning such as insurance, taxation, estate planning and corporations?
- Financial education to empower you to understand your financial situation?
- Small business or self-employed financial needs?
- Simplifying your financial portfolio so you can live life instead?
- Retirement planning or forecasting your future financial needs?
- Annual review or follow up investment plan for your finances? We offer hourly advice or an annual service agreement which offers unlimited correspondence by electronic means as well as one personal meeting per year.

Contact Us

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**Author of the Book
"What Is Your Money Telling
You?"**

**Honour the Strength
of Your Conviction**



Who Is Joe the Investor?

We are your financial tour guide. We show you the shortest, easiest path to your financial goals. We provide fee only financial planning which focuses on advice.

**FREQUENTLY
ASKED
QUESTIONS**

Joe the Investor

*Honour the Strength of Your
Conviction*

Frequently Asked Questions

Do I need a lot of money to hire a financial planner?

Most financial planners charge a fee based on a percentage of how much money you have, or how much money you will trade. As an independent planner, we charge a flat fee which means that you will not be screened by what you have. There are also no “client tiers” based on wealth because we are charging based on the work performed, not on what level of wealth you have accumulated.

If I hire you, will I have to fire my existing advisor?

No, not necessarily. In some cases, people will not want their advisor any longer, but in other cases, a person just needs confirmation that their current plan is in their best interest, or a second opinion. We can also work with your advisor in some situations if it is to your advantage. This decision is entirely up to you.

Am I taken care of down the road?

Yes, we offer a follow up arrangement for a fixed fee per year, or if this does not appeal to you, there can be a flexible follow up arrangement.

Why should I trust you?

Since we do not sell product, we are being paid for the work performed and nothing more. This means we can provide you with advice without any conflict of trying to make a profit on selling products. Secondly, we can demonstrate to you the value we will provide before you pay anything. Value will typically come from investment fees, debt interest or tax savings. In terms of credentials, I have a Bachelor of Commerce degree, a Chartered Financial Analyst designation (CFA), and 15 years of service in the industry. Client references can be provided if required.

Why would I come to you when I can get free advice?

Advice is not free. You are not paying for advice out of pocket, but it is part of the fees embedded in the product return. As an example, if you have \$50,000 invested in a mutual fund, the average management fee would be 2%, plus possible referral, sales and advisor fees. There are methods of reducing or eliminating these fees substantially, which is money saved for you. This amounts to at least \$1000 per year every single year. As your account gets larger, these costs go up significantly. With an independent planner, your fees would typically be less than this, and stay the same as your money grows, saving you a lot of money in the longer term.

Our Products and Services

Independent Financial Planning

Retirement Planning

Annual Reviews and Follow Up

Investment Plans

Financial Education

Fees:

\$150 per hour including HST for Annual Review, Investment Review, Customized Project

\$700 including HST for Initial Consultation, which is required for each client, and is a minimum of 2 hours

\$1700 including HST for complete retirement plan

\$1700 including HST for a complete investment plan

\$2800 including HST for complete financial plan

Ask about our client referral program to save on fees