

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 team of partners who can cover 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 investment plan for your finances? We also offer 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.

**WHAT IS AN
INDEPENDENT
FINANCIAL
PLANNER?**

Joe the Investor

*Honour the Strength of Your
Conviction*

What is an independent Financial Planner?

Most people purchase financial products and get advice bundled together. Do you know how much the advice costs? Are you aware of alternatives to buying financial services in this way?

An independent financial planner will charge for advice separately from the products that are being sold. This allows you to see the value of the advice and the value of the product for what they truly are.

Ask two questions: How is your advisor being paid? How much are my financial services costing me in total, from initial outlay to money in my pocket?

Advisors may be paid fees, commissions, trailer fees, referral fees, or advisor fees that depend on what is sold. Other professionals will charge a percentage of the money they manage for you.

Fees may be embedded in the products you are investing in: Management expense ratios (MER), Trailer fees, Sales Charges, Premiums, Account Fees or Penalties for Transfers and Redemptions

Advantages of an independent Financial Planner

- More transparency and accountability
- You can see the cost of the advice
- Objectivity in recommendations
- More options in achieving your financial goals
- Financial Simplicity

Let us show you how to save money and get more value from your financial services

What people have said ...

"With his vast wealth of financial knowledge and experience, Joe Barbieri offers clients the counsel and services they need to not only understand investment strategies, but to also capitalize on opportunities. Joe is a great teacher whom his clients can rely on to help them grasp the arcane world of finance, as well as the impact of economic and political issues on their investments."

Ed Laba

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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

\$500 including HST for Initial Consultation, which is required for each client, and is a minimum of 2 hours

\$1500 including HST for complete retirement plan

\$1500 including HST for a complete investment plan

\$2800 including HST for complete financial plan

Ask about our client referral program to save on fees