

# The Key Benefits of Financial Advice

ARE YOU GETTING THE HELP YOU NEED?

## INVESTMENTS

## FINANCIAL PLANNING

## OTHER

Investment Policy Statement	Tax-efficient savings strategy	Annual planning meeting	Formalise your goals	Tax-efficient retirement income plan	Someone who cares as much about your financial future as you	Thinking partner
Asset allocation advice			Accountability partner			
A bodyguard between you and product salespeople		Ad hoc meetings for important decisions	Outsourced financial administration		Identifier of life transitions	Support for a surviving partner
Consolidation of investments			Unlimited access for money questions			
Proactive, not reactive, tax planning	Guidance during tax season	Tax-efficient estate plan	Helping you avoid regrets	Support during volatile markets	Referrals to other professionals	Someone to tell you what you need to hear
Education on legislation changes			A "don't do that" service	A voice of reason during emotional decisions		

## TAX PLANNING

## BEHAVIOURAL