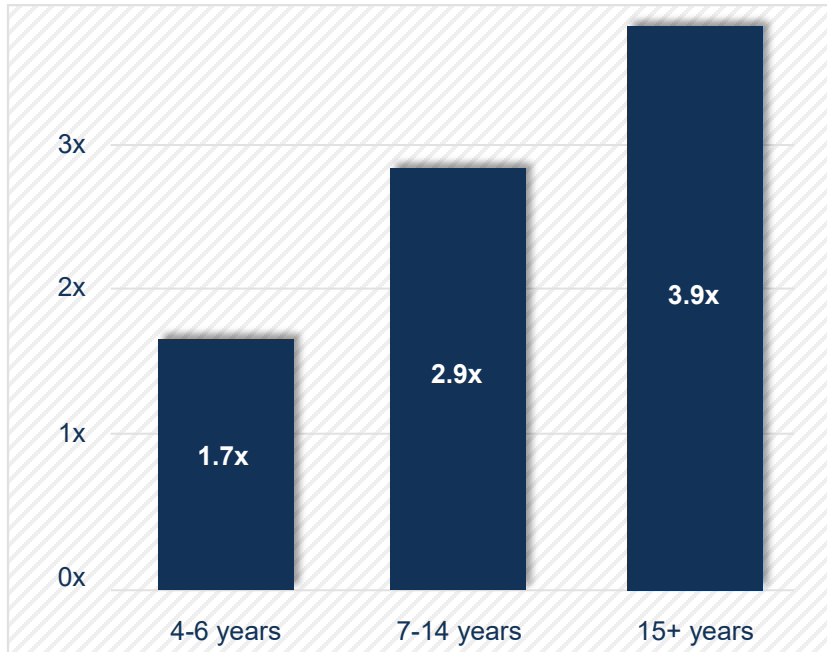


THE IMPORTANCE OF FINANCIAL ADVICE

Investors are bombarded with commercials from discount brokers and robo-advisors.

As Investment Advisors, we want to share some interesting statistics pointing to the value of professional advice.

*Growth in Financial Assets Over Time
of Households that **Received Advice**
Compared to those that Did Not Receive Advice¹*



The Investment Funds Institute of Canada research shows:

- ⇒ Investors with Advisors have on average **3.9 times** more assets after 15 years than similar investors without advice.
- ⇒ **88%**² of mutual fund investors agree they get better returns because of advice.
- ⇒ Advisors serve as financial coaches, helping investors to develop disciplined savings habits and avoid common investor behavioural pitfalls.

^{1,2} Source: The Investment Funds Institute of Canada ("IFIC"),

"Modest Investors: Easy Access and the Freedom to Choose are Keys to Successful Long-term Investing", Advisor Insights, January 2018.

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