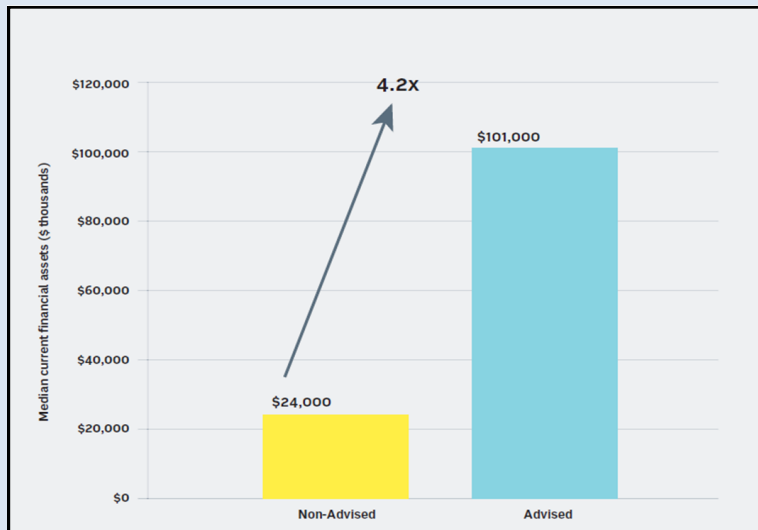


The Value of Financial Advice

Financial advisors enrich the lives of Canadian investors

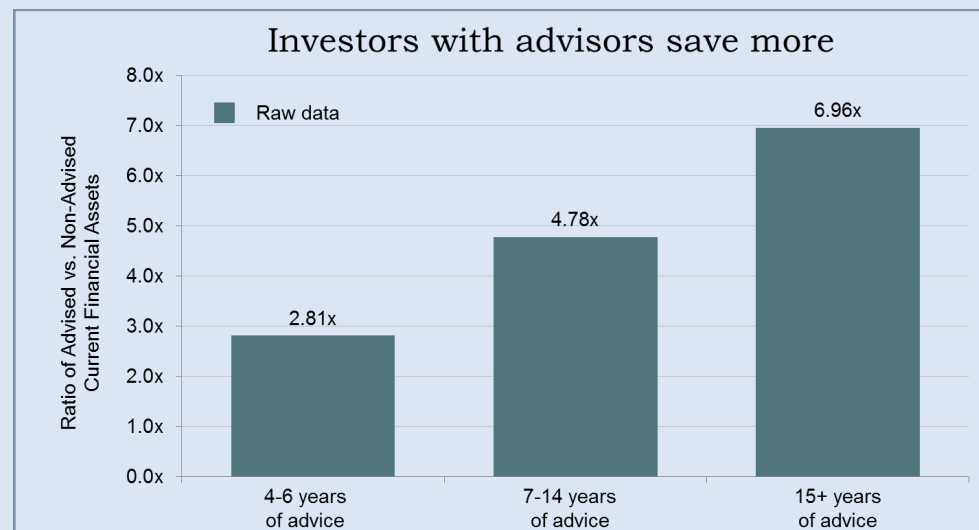
Statistics show that investors who work with financial advisors have **more than four times** the financial assets than those who go it alone (Fig. A). Research also shows that having an advisor create a comprehensive financial plan in line with your goals and keeping you on track results in additional wealth and a brighter financial future. In fact, those who have a relationship with their advisor over 15 years save **nearly seven times more** than those who go it alone (Fig. B).

Fig. A



Source: Quantitative Analysis of Investor Behaviour by Dalbar, Inc. (March 2012) and Lipper

Fig. B



Source: Ipsos Reid Canadian Financial Monitor (July 2010)

Are you getting the advice you need?

According to J.D. Power*, investors are most satisfied with advisors who help them set, track and reach their personal investment goals. Only you know what you need and what matters most to you. Work with an advisor to create a financial plan as unique as you are.

*J.D. Power 2014 Canadian Full Service Investor Satisfaction Study