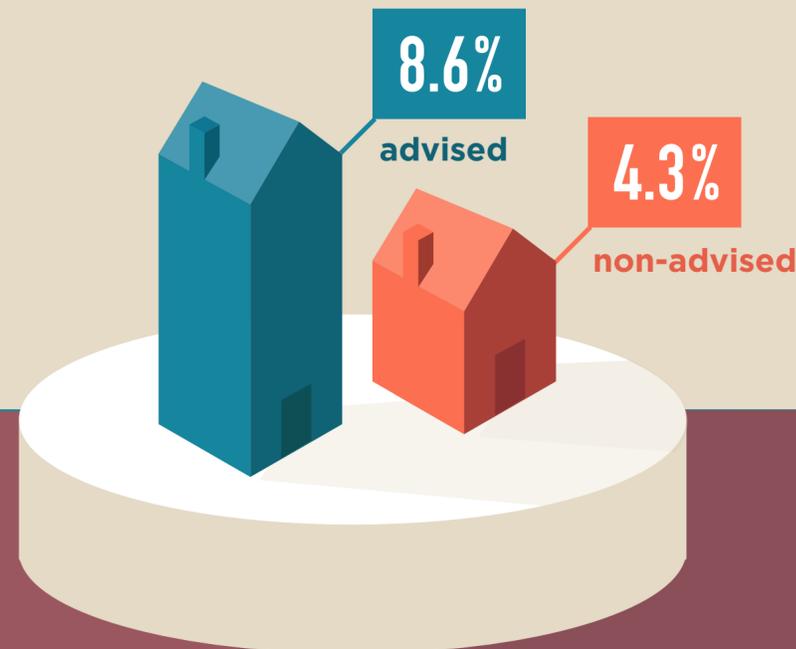


VALUE OF ADVICE

Did you know, when it comes to your financial well-being, advice may be the difference between achieving your financial goals and falling short?

Households with advisors have more money.

Households using advisors had an annual savings rate of 8.6%, versus only 4.3% for non-advised households – save at twice the rate¹.



Increase your financial well-being by working with a financial security advisor.



You'll have help to reach your goals.

When asked, 61% of advised investors strongly agreed that their advisor helped them increase their net worth and achieve investment returns².

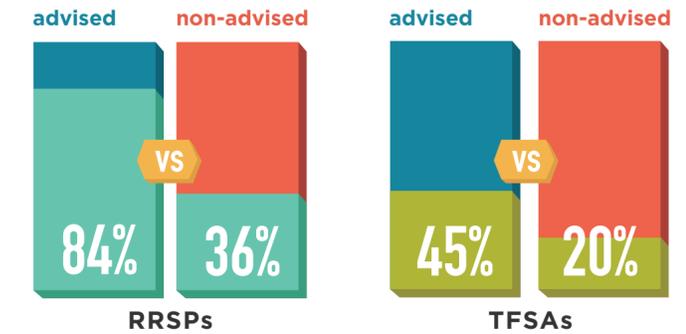
The longer you work with an advisor, the better off you'll be.

After 15 years or more working with a financial advisor, advised households accumulate as much as 173% (2.73 times) more assets than otherwise identical non-advised households¹.

Sources:

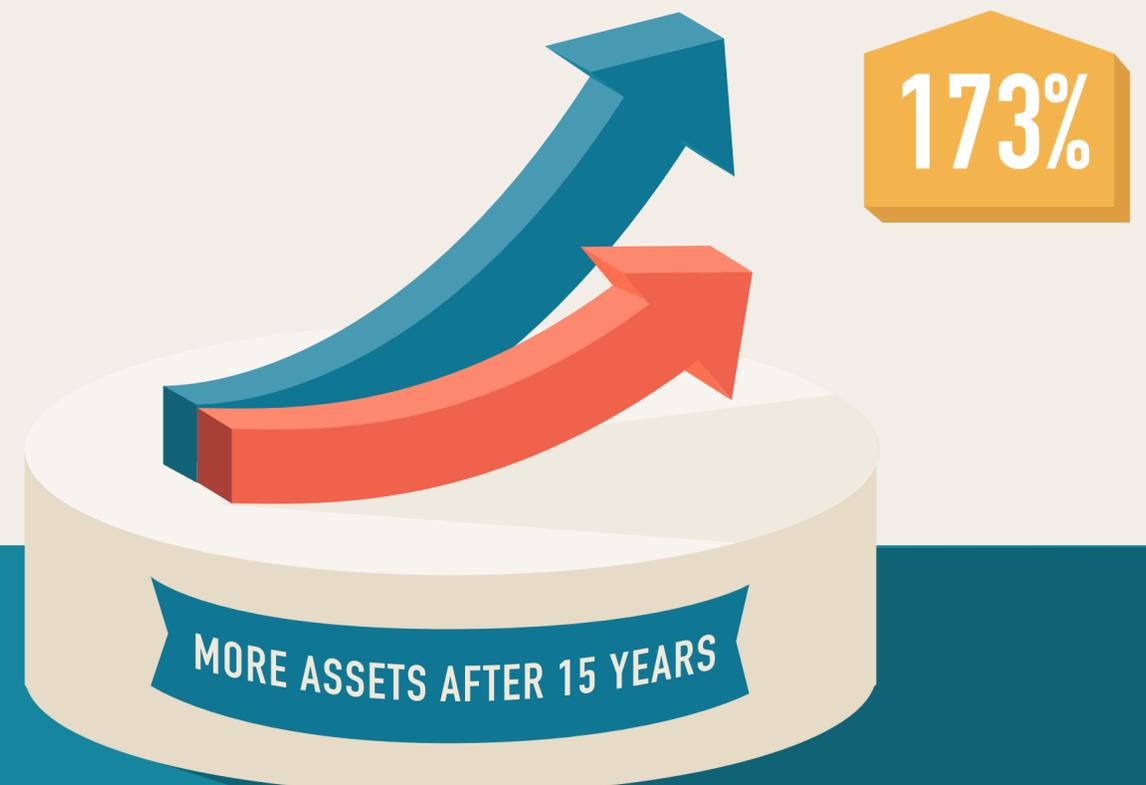
¹The Investment Funds Institute of Canada, www.ific.ca, New evidence on the value of financial advice, 2012

²Investment Funds Institute of Canada, www.ific.ca: The value of advice: Report, 2011



You'll be better protected for the future.

84% of advised households have RRSPs (Registered Retirement Savings Plan) compared to only 36% of non-advised².
45% of advised households have TFSAs (Tax Free Savings Account) compared to only 20% of non-advised².



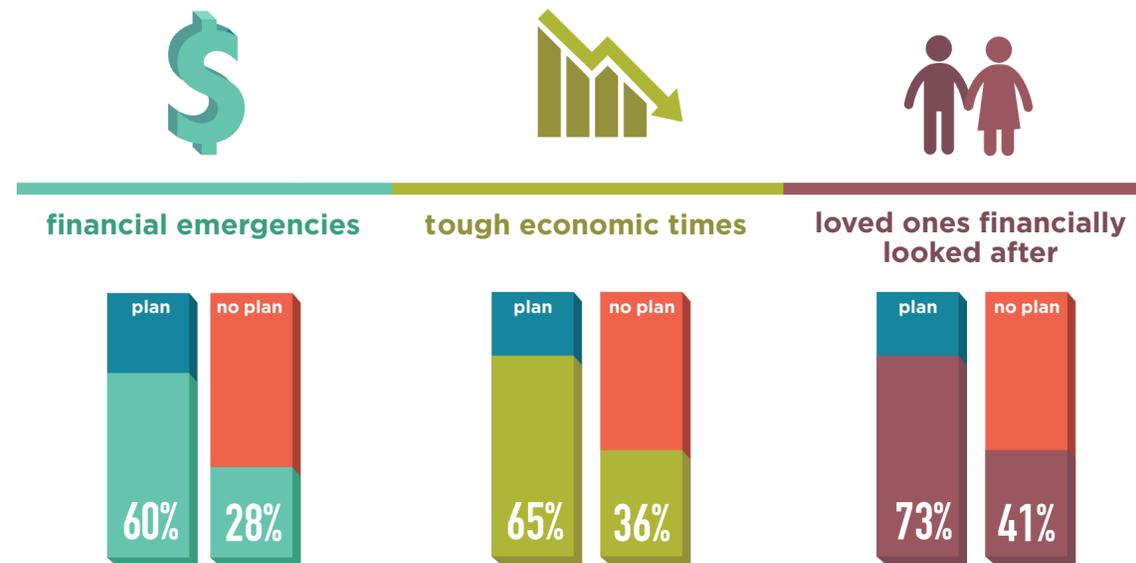
VALUE OF PLANNING

How do you feel about your financial future?

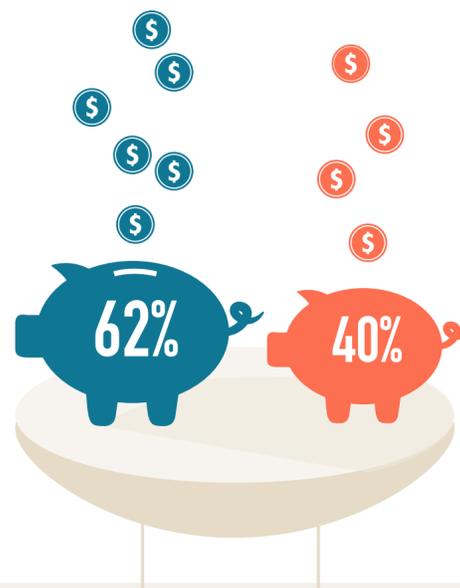
Everyone's needs and dreams are different. The time to start making them happen is right now. It all starts with having the financial power to do it your way, and it all starts with a plan.



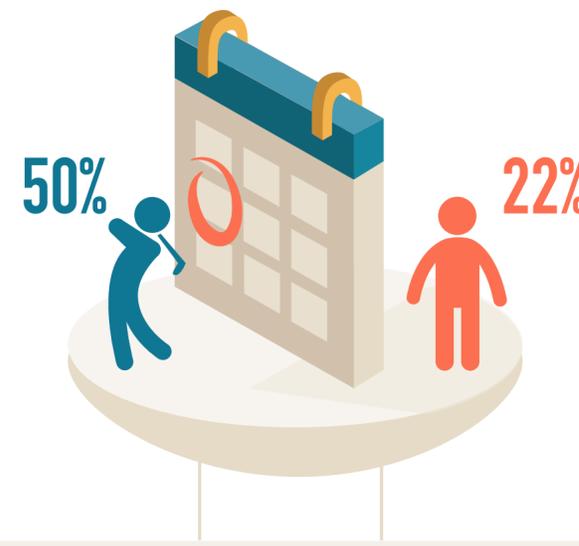
Canadians backed by a financial security plan...



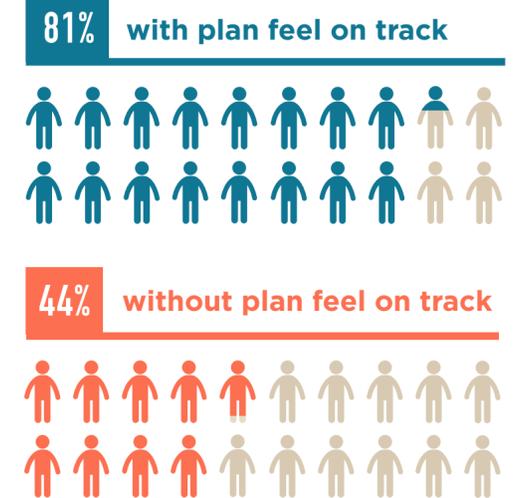
Feel they are better equipped for life's unexpected financial emergencies, to weather tough economic times, and feel assured their loved ones are looked after financially.



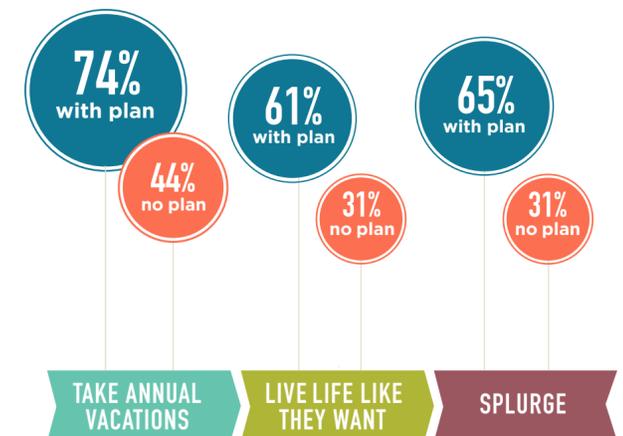
Feel they are better positioned to save more money — 62% vs. only 40% without a plan.



Feel on track to retire when they want to — 50% vs. 22% without a plan.



Feel on track with their financial affairs — 81% vs 44% without a plan.



Are more likely to take annual vacations, live the life they want and splurge!

Sources:
Financial Planning Standards Council, www.fpsc.ca,
The Value of Financial Planning

Research surveys the general English-speaking population in Canada (excluding Quebec.)