

TRUST, INTEGRITY AND SERVICE.



10 Questions to ask
if you are considering
changing Advisors

Does your current **Advisor** have your best interests in mind? Are they really advising you or just selling you products? Given the recent economic **volatility** and continuing market uncertainty, you may be **wondering** if you're working with the right financial Advisor.

The fact is that it is always prudent to periodically review the services you are currently getting with your existing Advisor and to compare it with what's being offered by other Advisors in this ever-changing marketplace. This is especially important when you consider the tremendous potential impact an Advisor can have on your financial future. To help you find out if you have the right Advisor, I want to provide you with 10 key questions to ask yourself:

General approach

1. Did you receive a complete written financial plan from your current Advisor? Yes No
2. Has your current Advisor updated your financial plan during the market downturn and made the necessary adjustments? Yes No
3. Does your current Advisor address all of your financial needs (tax, estate issues, risk management, banking)? Yes No

Investment philosophy and your portfolio

4. Do you clearly understand your current Advisor's portfolio management philosophy and process? Yes No
5. Do you understand how your current Advisor designs portfolios or selects appropriate money managers? Yes No
6. Do you understand the process your current Advisor utilizes to monitor all of their portfolios and/or money managers? Yes No

7. Does your current Advisor rebalance your portfolio regularly (i.e. quarterly), while also considering the impact of current market conditions? Yes No

8. Does your current Advisor have a defined process that ensures your interests and objectives line up with your current portfolio allocation? Yes No

Communication

9. Does your current Advisor communicate with you regularly (i.e. monthly) to let you know how your portfolio is performing? Yes No

10. Does your current Advisor provide you with clear reporting regarding how your portfolio is being invested, how it is performing and changes that have been made? Yes No

If you answered **YES** to 6 or more of these questions, congratulations, you are working with a professional financial Advisor who is helping you to achieve your goals. However, if you answered **NO** to 5 or more of these questions, you probably have the wrong financial Advisor and need a second opinion.

I invite you to have a conversation with me, using the questions above as a guide. See for yourself what sets me apart. Taking the time to ensure you have the right Advisor may be one of the best investments you'll make in your financial future.

Invest in *your* future with the *right* Advisor.

Greg Dowdall, CFP®, CIM®, FCSI®
Investment Advisor

Lindsay Tel: 705-324 2941

Toll Free: 866-949-9340

Email: greg.dowdall@ipcsecurities.com

Web: www.gregdowdall.com

16 Cambridge Street North, Lindsay, ON





Trademarks owned by Investment Planning Counsel Inc. and licensed to its subsidiary corporations. Investment Planning Counsel, is a fully integrated Wealth Management Company. Mutual Funds available through IPC Investment Corporation and IPC Securities Corporation. Securities available through IPC Securities Corporation, a member of the Canadian Investor Protection Fund. Insurance products available through IPC Estate Services Inc.

Mortgage Broker Services provided by Invis Inc. (Lic# ON 10801 / SK 315928) or Mortgage Intelligence Inc. (Lic# ON 10428 / SK 315857).