

# Value for Money

## Are Wealth Professionals Worth the Fee?

Many still wonder if it is worth the cost to hire a wealth professional. People think that, just by simply listening to the news, they will have sufficient insight into where and how to invest. This begs the excellent question: “Wouldn’t I be better off just keeping that fee for myself?” The answer, however, depends on what it is that you are looking for.

If an individual simply wants help in choosing a few generic investments or building a basic portfolio, there are dozens of online sites available to do this. These sites rely on the latest research to create a highly-diversified portfolio resulting in returns comparable to those provided by the global financial market for a cost as low as 0.25 percent per year. The accessibility of these websites to the general public means that wealth professionals cannot claim to offer lower prices, and in consequence generate higher returns, since the internet can now challenge this claim.

The generic portfolio platform, however, is not proof that an individual doesn’t require the advice and services of a qualified wealth professional, or that the cost of the fee to do so fails to deliver value. Rather, you simply need to make sure you’re getting value for your money. **The right kind of advisor can increase your wealth — not because he or she is a better stock picker, but because there’s so much more to wealth management than selecting investments.**

Insightful Wealth Group believes each individual’s financial world is very much like a large puzzle with many interconnecting pieces. When each of those pieces remains unconnected, the big picture remains fragmented and unclear. Our role is to become your quarterback, with you as the owner of the team. We work with each individual investor and co-ordinate advice from a network of professionals who, for most investors, have never traditionally worked together.

In other words, we focus on the big picture. We want you to make the right decisions regarding your financial life because a financial plan doesn’t just concern your investments. It is an integrated process that involves cash flow management, tax planning, investment counseling, risk management and estate planning with our clients always in the driver’s seat.

...continued

**insightful intimate intuitive inspired**

Christine LaLiberté, CIM, FCSI • Senior Investment Advisor, Manulife Securities Incorporated

309 - 5455 152nd Street Surrey BC, V3S 5A5 ☎ 604.575.6911 📠 604.575.6910 🌐 [www.insightfulwealthgroup.com](http://www.insightfulwealthgroup.com)



### Services provided by Insightful Wealth Group include:

- A documented financial plan that details your investments, savings, expenditures, long and short-term goals, including what level of income you may expect in retirement, and how long your assets might be expected to last
- A highly detailed 'Personal Financial Action Plan' that includes specific individualized strategies in the areas of Cash Flow, Tax, Retirement and Education, Estate Planning, and Investments; and the impact that they have on your specific situation
- Financial education for yourself and your family: events, workshops, mailings, etc. Coordinating your investment portfolio advice with that of a wide range of experts in related fields: accountants, lawyers, notaries, etc. for maximum portfolio growth, protection, and tax efficiency
- Annual or biannual review meetings and portfolio reporting
- Regular initiated contact by phone
- On-going individual review and monitoring of your portfolio, funds, the economy, and world markets
- Timely contact should the need arise for any portfolio changes

The key to successful investing is **staying informed and having a well-constructed financial plan**. Working with Insightful Wealth Group helps you to make that plan and to stay on track.

#### DOES ADVICE PAY?

Actually, it seems to do exactly that. Research suggests that Canadians who have an advisor are more likely to have a financial plan and be more confident about their money. What's more, a 2015 study by the Investment Funds Institute of Canada found that investors who work with advisors accumulate significantly more in savings than comparable investors without advice.

Financial assets of Canadians  
with an advisor vs. those without



Source: <https://www.ifc.ca/wp-content/uploads/2015/11/Advisor-Insights-Advice-Creates-Strong-Value-for-Canadians.pdf/12051/>

# insightful intimate intuitive inspired

Christine LaLiberté, CIM, FCSI • Senior Investment Advisor, Manulife Securities Incorporated

309 - 5455 152nd Street Surrey BC, V3S 5A5 ☎ 604.575.6911 📠 604.575.6910 🌐 [www.insightfulwealthgroup.com](http://www.insightfulwealthgroup.com)



The Manulife Securities logo and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. Manulife Securities Incorporated is a Member of the Canadian Investor Protection Fund.