

Top 20 Reasons for Professional Financial Advice

AGF SOUND CHOICES

Did you know that individuals who work with a financial advisor accumulate more than double the assets after 15 years than those who do it alone?*

A financial advisor can help you...

1 Put together a financial plan that outlines the necessary steps to ensure you have enough money for your individual goals



2 With saving strategies for large purchases such as a house, car, cottage, or wedding

3 Choose investments that align with your goals and risk tolerance

4 Stay on track with your plan

5 Invest your money in a tax-efficient way to help minimize taxes

6 Understand current market events and help you understand how they may impact your investments and your plan



*Source: Montmarquette, C., & Viennot-Briot, N. (March 2020). *More on the Value of Financial Advisors*. CIRANO. The average household with a financial advisor for 15 years or more had asset values 2.3x higher than a comparable household investing without a financial advisor.

7 Make sense of the thousands of financial products available

8 Revisit your investments if your goals, priorities and circumstances change

9 Develop a plan to reduce your debts and begin saving for the future



10 Prioritize multiple goals

11 Refer you to another expert, like a tax planner or an accountant

12 Manage risks and determine if your portfolio needs to be repositioned

13 Plan to prepare funds for emergency planning

14 Set up a savings program for your kids' post-secondary education - and help you navigate the RESP rules and government grants

15 Plan for different types of withdrawals



16 Consolidate your investments with your spouse in an effective manner

17 Plan for future health-care needs for yourself and your family and your objectives

18 Learn about financial-planning concepts and answer your questions about any step of the process

19 Plan for retirement

20 With estate planning and administration after the passing of a loved one

A financial advisor can help you define your goals and provide valuable advice through every stage and many events in your life.

For tips on working with a financial advisor, visit [AGF.com/InvestorEducation](https://www.agf.com/investor-education).

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