Assumption Life

# The Value of Advice

Whether you're building wealth, preparing for retirement, changing careers, supporting family members, or simply trying to make smart financial decisions, having a trusted advisor can help you move forward with greater confidence.



## The impact of steady guidance

Research consistently shows that professional advice can make a meaningful difference for Canadians.

**131%**
higher asset values after 15+ years with an advisor.[1]

**61%**
more likely to feel optimistic about future investment opportunities.[2]

**45%**
say they are closer to achieving their financial goals.[2]

## Get a plan built around your life

Building the right portfolio is one part of the job. The bigger part is everything built around it:

- **A plan connected to your goals.** Beyond your risk tolerance, we look at your income, your family, your timeline, and how they change.
- **Steady guidance when markets aren't,** so a bad month doesn't turn into a bad decision.
- **Making the most of every dollar,** by considering how your accounts and investments work together.
- **A second opinion when it matters,** before a withdrawal, a career change, or a major purchase.
- **Someone keeping track** so nothing falls through the cracks, including beneficiary forms, contribution room and renewal dates.

## Navigating market uncertainty

Markets move. On their own, most people either overreact to a downturn or get overconfident, and both tend to cost more than the swing itself. An advisor's role isn't to predict what happens next. It's to provide perspective, encourage disciplined decision-making, and help keep you focused on your long-term financial goals.

### Access to built-in guarantees

Segregated fund and Registered Investment Account (RIA) contracts include both a maturity and a death benefit guarantee, protecting a set percentage of your deposits regardless of how markets perform. It's a layer of protection that most investment products simply don't offer.

## What working together looks like

- **Regular reviews** to ensure that your plan still fits your life, not just the market.
- **Direct access** when something changes and you need an answer, not a form.
- **Honesty about trade-offs,** including when the simplest option is the right one.

## If this sounds like the kind of guidance you're looking for, let's talk.

*1. Montmarquette, C. & Prud'homme, A. More on the Value of Financial Advisors (CIRANO, 2020).*
*2. Fidelity Investments Canada, The Value of Financial Advice (2025 Fidelity Retirement Report)*

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