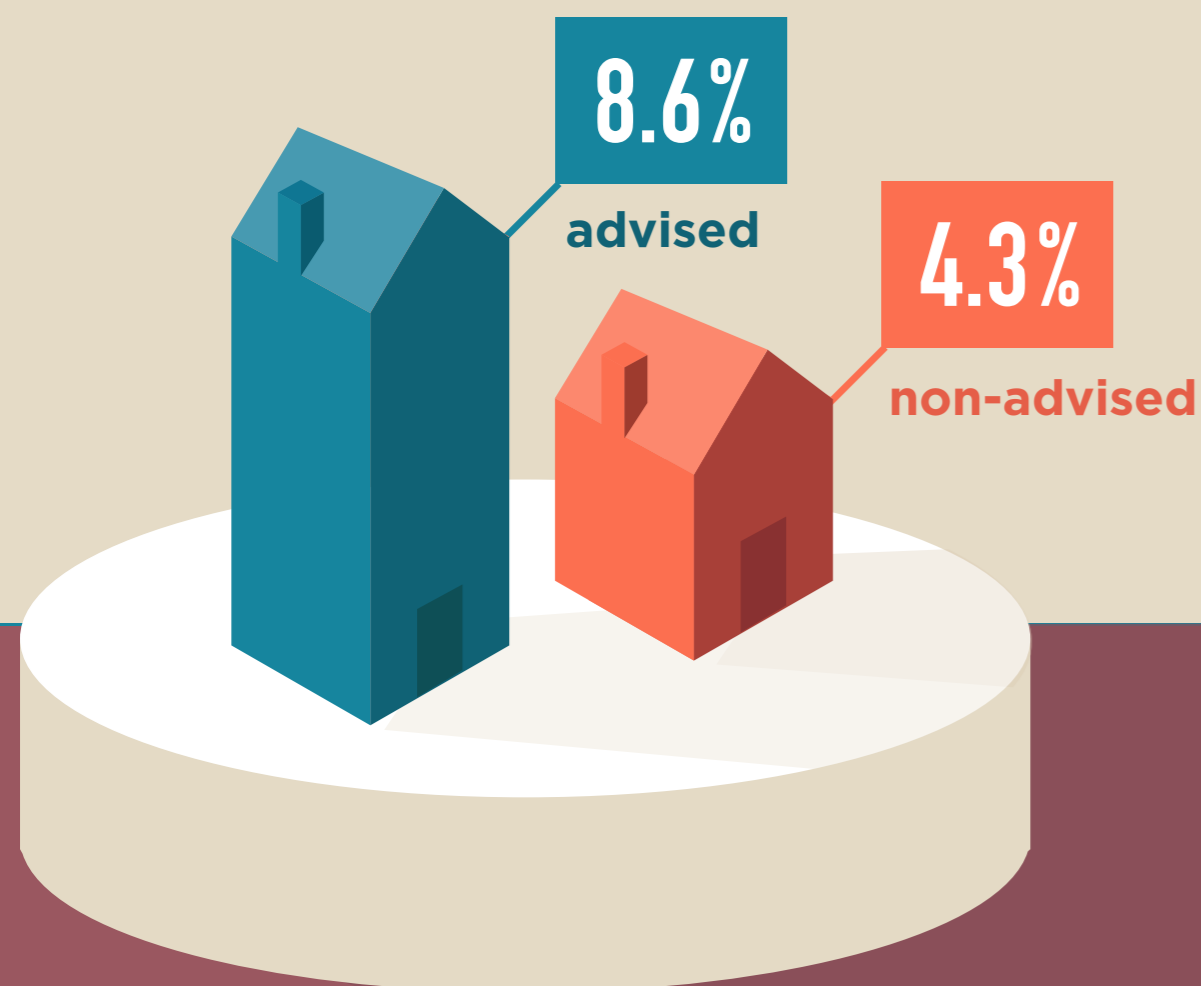


VALUE OF ADVICE

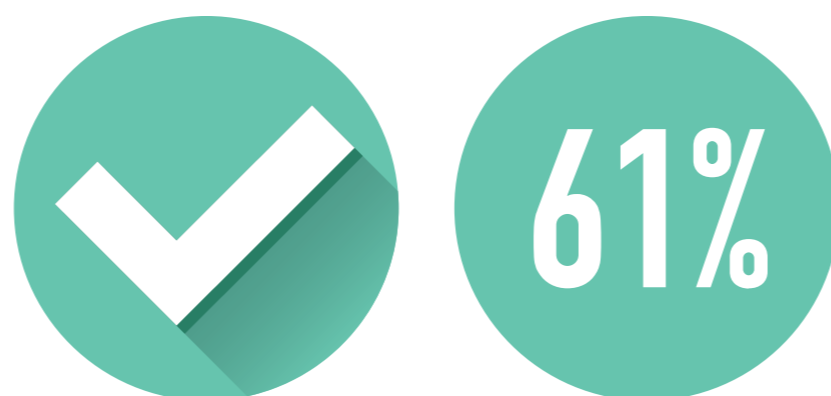
Did you know, when it comes to your financial well-being, advice may be the difference between achieving your financial goals and falling short?

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 an 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.

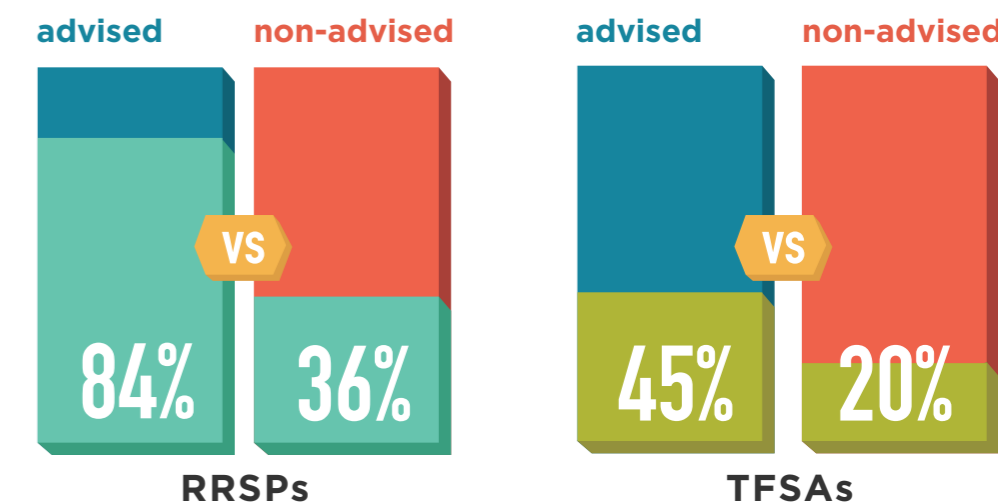
The longer you work with an advisor, the better off you'll be.

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 TFSA's (Tax Free Savings Account) compared to only 20% of non-advised².

