

# 45 Things The Hamer-Allen Group Does for You



Here at the Hamer Allen Group, we're committed to understanding what is important to you and what you want to achieve with your money. Once we have that understanding, we work to develop strategies that will enable you to achieve the kind of retirement and lifestyle you want.

What you may not know is that there are a lot of things that go into that commitment. As your financial advisors, we don't just look at numbers on a spreadsheet or check to see how the markets are doing all day. We are constantly busy researching, planning, fact-checking, completing administrative work, problem-spotting, problem-solving, and much more.

Most of all, we spend each and every day thinking, caring, and stressing over the goals and needs you've expressed to us. Frankly, we feel our job is to stress so that you don't have to.

Below is a list of 45 things that we here at the Hamer Allen Group do for you. Please review it carefully and let us know if you have any questions, or if there are any areas you would like even more assistance in. Remember, the relationship between client and Investment Advisor is a partnership. As your partner, we strongly feel you deserve to know exactly what Hamer Allen brings to the table.

As always, we appreciate the trust you have placed in us. Please let us know whenever there is anything else we can do for you!

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### FINANCIAL PLANNING

Financial planning is the process of determining what you want, what you need, and what steps you must take to acquire both. Here at Hamer Allen, financial planning is an ongoing process. It never stops. That's why we:

What We Do	Benefit To You
1. Care more about you and your money than anyone who doesn't share your last name.	We worry about your money so that you don't have to! In short, we want you to feel less worry and less stress.
2. Prompt you to think about areas of your financial life you may not have considered, like filling out a Will, preparing for long-term care needs down the road, etc.	This is so no potential problems go unspotted and no potential opportunities go unseized.
3. Formalize your goals and put them in writing.	In our experience, written goals are followed up far more than unwritten ones. This step is simple, but it makes it more likely that you will achieve your goals.
4. Help you prioritize your financial opportunities.	Sometimes, you may find you have more decisions to make than you can possibly handle at once. We make life more simple by helping you understand which opportunities and decisions need to be made now.

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5. Help you determine realistic goals.	Your time and money are both valuable. By focusing on the most achievable goals, we can help save you more of both.
6. Study possible alternatives that could meet your goals.	We will turn over every rock to find possible ways for you to reach your goals faster so that you can enjoy them sooner!
7. Prepare a financial plan and/or an investment policy statement for you.	Having a written financial plan means you will always know what to do and when to do it. That means saying goodbye to confusion, uncertainty, and delay.
8. Suggest creative alternatives that you may not have considered, including the best way to claim Social Security.	Sometimes, the best way to get past a wall isn't to simply climb up and over. We help you find easier, more efficient ways to overcome any financial obstacles in your path.
9. Review and recommends life insurance policies to protect your family.	Life insurance is one of the most boring topics imaginable – but it's also one of the most valuable aspects of financial planning. That's because it brings peace of mind that your family will always have their needs taken care of.
10. Assist you in setting up a company retirement plan.	Enhances employee retention and can reduce corporate taxes.
11. Assist you in preparing an estate plan.	The biggest benefit of an estate plan? A good's night sleep. With an estate plan, you'll never have to lie awake wondering, "What will happen if –" ever again.
12. Review your children's custodial accounts and education savings plans.	Every parent and grandparent dreams of their children getting a good education to secure an even brighter future. Another dream of every parent? That their child won't have to live in the basement at age 25. By reviewing your children's custodial accounts and education savings plans, we can make both dreams become reality.
13. Helps you determine your RRIF Required Minimum Distribution.	As your financial advisor, we want to save you time and hassle whenever possible.
14. Provide reminders about key financial planning data.	You've got enough on your plate to worry about. Our job is to take things off your plate instead of piling things on. So we'll act as your financial alarm clock, concierge, and calendar all 365 days of the year.
15. Checks with you before the end of the year to identify any last minute financial planning needs.	See #14 above.

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## INVESTMENTS

These days, most people can't afford to reach their financial goals on their employment income alone. The cost of living is simply too high. That's why investing is so important: because it allows you the opportunity to put your money to work for you. Here at the Hamer Allen Group, we are constantly looking for ways to help you grow your money and seize opportunities for additional income. To do that, we will:

What We Do	Benefit To You
16. Prepare an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance.	You want to protect your money. You want to grow your money. You want to risk it as little as possible. And you want the peace of mind that comes with knowing all this is done. That's what this step is all about.
17. Stay up to date on changes in the investment world.	The markets can change in an instant, dragging your money up or down. By always knowing what's going on in the world, we can turn the rollercoaster of investing into something more closely resembling a kiddie ride.
18. Monitor your investments daily.	You don't have time to be constantly checking your phone to see how your portfolio is doing. So we do it for you.
19. Review you investments in your RRSP plan.	Your RRSP is one of your most vital sources of income. We will review it to help you get the most out of it.
20. Reviews your existing TFSAs.	TFSAs allow you to grow your money tax-free... but the growth part comes with choosing the right investments. We will help you do exactly that.
21. Help convert your investments to lifetime income.	One of the most important aspects of retirement planning is to ensure you never outlive your money. By converting investments to income, we can work to make sure that never happens.
22. Refer you to banking establishments for loan and trust alternatives.	We want to make every aspect of your financial life quicker, easier, and less stressful. One way is to act as a conduit to any other professionals you may need to work with, so that you don't need to spend time and energy finding them yourself.
23. Suggests alternatives to increase your income during retirement.	To enjoy the retirement lifestyle you want, you'll need income to fund it. We are constantly on the lookout for new ways to increase your income so that you never have to worry about outliving your money.
24. Provides you with unbiased investment research.	In order to choose the right investments, you have to know what the right investments are. We are tireless in researching which investments can bring you the growth and safety you need to reach your goals.

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25. Provide you with personal investments analysis.	There's no "one size fits all" approach to investing. We want you to always feel confident that your investments have been chosen with you specifically in mind.
26. Determine the risk level of your existing portfolio.	Some people want as little risk as possible. Others are comfortable with taking on a bit more risk if it means a greater chance at more gains. But many people don't actually understand how much risk they're really taking on. At Hamer Allen, you will never have that problem.
27. Help you consolidate and simplify your investments.	The simpler your investment portfolio, the easier it is to understand, bringing both flexibility and peace of mind.
28. Can provide you with technical, fundamental, and quantitative investment analysis.	More information means more choices means more opportunities. At Hamer Allen, we give you all the information and data you need to make informed decisions.
29. Provide introductions to money managers.	Better able to help you reach your goals.
30. Show you how to access your statements and other information online.	You should always have 24/7 access to how your money is doing. We ensure that you do.

## TAXES

Many people seem to think that improving your tax situation is something that's only available to the wealthiest 0.1%. But simplifying, and in many cases, minimizing, your taxes is something everyone can benefit from. Here at the Hamer Allen Group we are always on the lookout for ways to help you legally keep more of what you worked so hard to earn, enabling you to reach your financial goals that much faster. So when it comes to your taxes, we will:

What We Do	Benefit To You
31. Suggest alternatives to lower your taxes during retirement.	Help you keep more of your retirement savings to actually use in retirement.
32. Review your tax returns with an eye to possible savings in the future.	As a child, you learned that turning over rocks often yielded fascinating discoveries. The same is true of your tax returns.
33. Stay up to date on tax law changes.	The more current and accurate our knowledge of existing tax laws, the more we can help you take full advantage of them.
34. Help you reduce you taxes when possible.	There are almost always ways to minimize the taxes you are legally required to pay. We won't stop until we help you utilize them.

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35. Reposition investments to take full advantage of tax law provisions.	Many investors fail to factor in the tax implications of their investments. That can lead them to miss out on some significant opportunities. But as a client of Hamer Allen, you will never miss out.
36. Work with your other tax and legal advisors to help you meet your financial goals.	Taxes can be complicated. That's why it's important that every professional you work with be on the same page so that your tax situation never gets messy, complex... or in the way of achieving your financial goals.

## SERVICE

Over the years, we at The Hamer Allen Group have found that being a good financial advisor isn't just about knowledge. It's about service. It's about always being there when you need us. It's about being proactive, alert, and thorough on your behalf, so you can focus on enjoying your money instead of worrying about your money. To that end, we will always:

What We Do	Benefit To You
37. Monitor changes in your life and family situation.	Children grow up, adults grow old, and nothing ever stays the same. The changes life brings can affect your finances both positively and negatively. We will help you plan and respond to both.
38. Proactively keep in touch with you.	You should never have to wonder where your financial advisor is or what he/she is doing. That's why we are committed to always staying in contact with you, specifically by calling to check in with you at least once every quarter, send you written information or timely market news at least once a month, and invite you to attend a comprehensive review of how your portfolio is doing at least twice a year.
39. Serve as a human glossary of financial terms.	Both common sense and industry studies agree: educated investors make better investors. If there's ever anything you don't understand – whether it's a financial term, or something you read about in the news – don't hesitate to come to us. We will explain it to you and answer all your questions, so that you never feel lost, confused, or worried.
40. Provide referrals to other professionals, such as accountants and attorneys.	Here at the Hamer Allen Group, we have a wide network of trusted professionals and partners that we work with on a regular basis. If you ever have need of a particular type of professional, chances are we can introduce you to someone who is qualified, experienced, and above all, trustworthy.
41. Share the experience of dozens or hundreds of clients who have faced circumstances similar to yours.	Sometimes, when times are tough, it's helpful to know that you're not alone, and that others share or have shared in your burdens. It can also be helpful to know how other people solved similar problems or overcame similar challenges. Because we work with clients from all walks of life, we are able to help and empathize with almost all of life's obstacles.

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<p>42. Keep you on track to reaching your goals.</p>	<p>Want to know a secret? When it comes to achieving financial success, consistency is more important than sophistication. We'll hold your hand when you need it, give you a nudge when you need it, or even provide a shoulder to lean on when you need it... because we are just as committed to you reaching your goals as you are.</p>
<p>43. Identifies any savings shortfalls.</p>	<p>If there's ever a chance you're simply not saving enough for the goals you've specified, we'll let you know immediately... and we'll also suggest solutions.</p>
<p>44. Develop and monitor a strategy for debt reduction.</p>	<p>Debt is something that many Canadians have to contend with at some point in their lives. By creating a debt reduction strategy, we can help turn debt from a seemingly inescapable pit to an easily managed pothole, should the need ever arise.</p>
<p>45. Be honest with you.</p>	<p>This is perhaps the most important thing we can do for you. Honesty is not only a virtue – it's a necessity when it comes to working with financial professionals. For us here at the Hamer Allen Group, it's the foundation upon which our business is based on.</p>

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