

In preparation for our upcoming meeting, I thought it would be appropriate to deliver in writing my responses to **FP Canada's** list of suggested interview questions that one should ask when seeking financial advice or services.

The ten suggested questions you should ask if seeking financial advice are:

1. What are your qualifications?

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| <ol style="list-style-type: none"> 1. Graduate: Post-secondary education, Business Finance, 1998 2. Investment Licensed, IDA, 1999 3. Financial Planning Certificate, 2002 4. CFP designation, 2002 5. Primary designations and certificate programs completed:
Designation, Certified Financial Planner (CFP)
Designation, Chartered Investment Manager (CIM) 2012
Designation, Chartered Strategic Wealth Professional (CSWP) | <p>Certificate, Financial Planning (CAIFA)
Certificate, Fellowship of the Canadian Securities Institute (FCSI)
Certificate, Registered Retirement Consultant (RRC)
Certificate, Financial Management Advisor (FMA)</p> <ol style="list-style-type: none"> 6. I professionally maintain the CFP and CIM designations 7. Designations Resigned: FCSI, CSWP, RRC Reason: redundant 8. Future programs/Educational goals: TEP designation (STEP) |
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2. What experience do you have?

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| <ol style="list-style-type: none"> 1. Since 1998. 25 years of experience offering advice & service in the financial industry 2. Career Start: Canada Trust, 1998, Customer service | <ol style="list-style-type: none"> 3. Wealth management, Investments, Canada Trust Investment Services, 1999 4. Private practice, Independent, Financial Planner, 2005 5. Today, my practice focuses on wealth management, retirement planning, estates, and tax services |
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3. Will you be the only person working with me?

Yes. Stratford Financial Planning Inc. has no ties to financial institutions or other financial service providers.

4. Are you regulated by any organization?

- **I have an Associate Portfolio Manager license (CIRO) and a formal Financial Planner license (FSRA)**
- Canadian Investment Regulatory Organization, CIRO, Provinces: Ontario, Nova Scotia, British Columbia
- Financial Services Regulatory Authority of Ontario, FSRA | Nova Scotia Superintendent of Insurance
- FP Canada, Financial Planning Standard Council of Canada
- Canadian Securities Institute

5. What is your approach to financial planning?

For me, financial planning is a labour of love. I enjoy creating reports for people that enhance financial awareness, identify opportunities and illustrate easy-to-understand strategies. It is a great way to get to know new people and catch up with existing clients.

A proper plan enhances one's personal economic awareness and personal well-being. Preparing a plan requires discipline, knowledge, and expertise while actioning a plan requires motivation, desire, and trust.

Every plan I prepare encompasses an overview of your financial situation, goals, and concerns and a present analysis and evaluation of your financial life. In completing our reports, we also consider life's generalities and possible deviations that we can foresee so that your recommendations will bring you closer to the desired outcome with a map to navigate possible change.

Plans only work if the action plan works; therefore, Financial Plans become Action Plans. I will offer a detailed yet straightforward action plan with explanations behind my recommendations. Action plans promote actions and processes, not products, to be carried out by you or your advisor.

6. Who, besides me, benefits from your recommendations?

Shaun J Smith and Stratford Financial Planning Inc. have no third-party affiliations.

7. What services do you offer?

The services that I provide have evolved over the years. They now primarily fall into four main categories. Some clients come to gain insight on a concern they wish to work out one-on-one, while others seek advice, ongoing support and a professional relationship. We offer both.

Wealth management

Fee-only, based on the asset under management
Portfolio management, reviews, analysis & management
Investment asset selection and implementation
Written personal investment goals & guidelines
Seminars – learn more about investments in Canada/World

More Services included:

Personal financial administration & financial transitions
Modular Planning: Retirement Income & Estate Planning
Interpreting financial policies and procedures
Resolution of conflicts and clerical inaccuracies
Negotiating/clarifying financial terms before purchases/sales
Executor/Executrix assistance

Fee for service: Financial advice & reports | Tax

Personal financial reports and action plans

Financial & estate organization and set-up
Retirement income planning
Pensions, severances & life transitions
Writing a time-line for financial products
Business Planning
Interpreting financial policies and procedures

Resolution of conflicts and clerical inaccuracies
Negotiating/clarifying financial terms before purchases/sales
Executor/Executrix assistance

Tax services

Tax preparation Services
Tax planning & projections

Insurance Services: Life insurance and Health & Sickness living benefits by request

Ask us about our relationship service packages | Comprehensive financial planning available by invitation only

8. How will I pay for your services?

- Cheque, cash, or etransfer

9. How much do you typically charge for planning or advice?

Years, 2023 - 2026

- **Consultations are free;** take as much time as you need before moving forward
- Financial advice, \$190/half hour
- Tax Preparation: 2023 - 2024: Start at \$90 per person | \$170 per couple

- Life Planning: Offers start at \$2,500 plus a fee for the scale of the plan
- We generally do not charge more than \$6,000.00* for a full report.
- Updates: Annual or biennial: \$2,600

*Ask us about our relationship service packages.

10. Can I have your responses to FP Canada's ten interview questions in writing? Yes.

Our services are designed for you. We aim to answer your questions, fill in the gaps, provide support and direction when an opportunity presents itself. We work for you as well as with you and no one else. Do you need answers to your biggest concerns or want to expand on a big idea? Is your business or professional practice growing? If so, consider adding us to the team.

Take this opportunity to ask questions and to learn more.