

: WEALTH CREATION :

- ❑ High Yield Savings & GIC Accounts
- ❑ Retirement Planning (**RRSP**)
- ❑ Tax Free Savings/Earning Account (**TFSA**)
- ❑ Registered Education Planning (**RESP**)
- ❑ Investment Planning (**OPEN/Non-Registered**)
- ❑ Registered Disability Savings Plan (**RDSP**)



: INCOME CREATION :

- ❑ Registered Retirement Income Fund (**RRIF**)
- ❑ Locked-in Retirement Account (**LIRA**)
- ❑ Life Income Fund (**LIF**)
- ❑ Tax Efficient Cash Flow (**OPEN/Non-Registered**)
- ❑ Registered Disability Savings Plan (**RDSP**)



: PRODUCTS :

- ❑ Daily High Interest Savings
- ❑ GICs
- ❑ Mutual Funds (Trust & Class)
- ❑ T-Series Mutual Funds
- ❑ G5/20 Series
- ❑ Referral Products: Mortgages & Investment Loans

Disclosure: Financial advisors at Shah Financial Planning Inc. may have outside business activities and may offer products and services those are not the businesses and responsibilities of Shah Financial Planning inc.

Disclaimer: Commissions, Trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

SFP 05/2016

SHAH FINANCIAL PLANNING INC.

Mutual Fund Dealer

Since 1999



Member of:

Mutual Fund Dealers Association of Canada - MFDA
Investor Protection Corporation Assessment - MFDA
Ombudsman for Banking Services and Investments

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THE VALUE OF ADVICE AND SERVICES



No Inner Peace Without Financial Security

SHAH
FINANCIAL PLANNING INC.

YOUR FINANCIAL ADVISOR

Name:

Phone:

The advice and services you will get with your investment costs when working with your Shah Financial Planning Inc. advisor:

Discovery

- Determine and understand your financial and investment objectives.
- Evaluate your risk tolerance and investment knowledge to establish an objective-based strategy.
- Investigate your investment constraints or concerns that will prevent us from achieving your objectives, such as liquidity, investment time, legal or any other circumstances.

Advice: Investment & financial concerns

- Unbiased recommendations of investments and strategies based on your financial situation.
- Working with you to ensure the investment strategy takes into account how you feel and combines it with what's rational.
- Navigating you through potential investment decisions.
- Discussing ongoing research of investment opportunities applicable to you.
- Conducting ongoing Portfolio Reviews and making any necessary adjustments as your goals and circumstances may have changed.
- Establishing financial support for various life events.
- Cash flow, expense, debt and mortgage review.
- Insurance, Will and POA review.
- Educating and assisting in making behavioral changes towards investing.
- Guiding you through decisions when/if employment separation occurs and pension decisions.
- Governments' pension and benefits.
- Establishing a personal charitable foundation.

Communication

- Reminders and requests for portfolio reviews.
- Meetings upon request.
- Responsiveness to phone and email inquiry in a timely manner.
- Periodic Newsletters with valuable information.
- Periodic email mailers (Keeping you informed on Tax & Investments).
- Educational seminars and client appreciation events.

Reporting

- Quarterly and on demand Account Statements.
- 24/7 online account information with various reports and statements.

Wealth planning

- Making sure you can participate in the gains while reducing your downside risk.
- Ensuring tax deferred and compounding growth when making investment decisions.
- Maximizing government grants and benefits when planning children education and future.
- Maximizing government grants and benefits for those that are disabled.



Income planning

- Making sure you have enough money as long as you live.
- Ensuring your financial plan provides tax efficient income stream, whether it be your child's education, retirement or whenever required.

Behind the scenes

- With pre-trade analysis and disclosure, processing trades, reconciling them, and resolving any issues.
- Attending road shows, conference calls and group seminars to acquire knowledge and information.
- Meeting with Mutual Fund managers/experts to educate ourselves with their products, investment style and approach.
- Ongoing education on the markets and the economics of the world.
- Production and issuance of account statements and client reporting.
- Managing your various accounts and plans.
- Compliance and money laundering protection.

- Business and office administration costs.
- Other overhead expenses.

Investment Costs

- There is a management expense ratio (MER) and a trading expense ratio (TER). The MER includes fixed administration fee, operating expenses and the dealer/advisor compensation. In general, the MER is up to 2.5% and TER is up to 1.5%. Your financial advisor will provide you with the fund facts which details the costs as well as other details of the fund.
- Embedded Cost: This is a part of the MER. The fund manager pays commissions (up to 5% up-front and up to 1% annual trailing commission) on behalf of you to the dealer/advisor for advice and services that are provided to you.
- Unbundled Cost: This is not a part of MER. You would pay an annual fee 1.5% approximately (depending on the size of the account) directly from your pocket, to the dealer/advisor for advice and services.
- The return on your investments is after the Embedded or Unbundled cost.
- There are additional transactions' charges and administration fees only for an intermediary account. This cost is directly collected from you by the Account Administrator (i.e., B2B).
- A mutual fund purchase option (a Load in reference to an investment cost) and intermediary account vs. a client held accounts are discussed and recommended to you based on your Investment Time Horizon in view of the financial objective/plan.
- Shah Financial Planning Inc., a mutual fund dealer receives all commissions and fees, then pays their financial advisors according to a level of the gross earnings for the financial advisor. *The valued advice and services with the time, effort and overhead costs by the financial advisor are with no costs to a client and outweigh the investment costs.*

Note: The financial advisor may refer and work with a professional service provider such as an accountant, a lawyer etc.

