

Outlook on Business

Getting the most for your money



IT'S YOUR MONEY
Paul J. Rockel

Financial advice can be costly or can be free.

For those who have a great deal of wealth, they can afford to pay a "financial planner" \$100, \$200 or more per hour for his or her services.

Problem is, only the wealthy can afford those services, and yet it is Mr. and Mrs. Average citizen who really could use the advice of a financial "expert."

There are many financial advisers, consultants, "experts" or whatever you wish to call them, who will work "free." Problem is, they are usually connected to an industry, and they are really trying to sell you "their" product.

We've run across financial advisers who charge hundreds of dollars per hour, who didn't even know what a mutual fund "withdrawal plan" is, and how it can give people an almost tax-free income. Whereas there are "free" advisers who know these things, because they are offering them to the public.

Advice is only the opinion of someone who has studied financial planning, and those opinions can vary from person to person.

Here is where dealing with an "independent" adviser is important.

In financial planning, the two most important things to plan are your "living" estate, and your "death"

estate. On top of that is the minimizing of taxes, both while alive, and in passing your estate on to your heirs.

Fortunately, there are people well qualified in all of these things, who will do your planning for you "free," in the hope of selling some of their products.

The "independent" adviser who has both "investments" and "life insurance" available from a large variety of companies, is seeking programs through those companies that meet "your" needs. He or she may offer as many as 100 different investment funds, and have available rates and programs from 20 "different" insurance and trust companies. Therefore, because of his/her independence they can find the product within those fields to meet the client's needs. A consultant who is employed by a specific financial institution is limited by only being able to offer that company's financial products. This may or may not be most suitable for a client's specific needs.

Try to find that "independent" adviser who will work "free." Often the advice given is equal to that of the "hired" adviser. After all, it is free, and if it doesn't meet your goals and needs, you can reject it. On the other hand, if it can improve your financial position, and your final estate, minimize your taxes and help you achieve your goals, it is worth "buying" from that independent adviser.

For more information on personal financial planning contact: Peter C. Masson, 10 Fagan Drive, Georgetown, Ont., L7G 4P3. Or phone 877-7216.

Paul J. Rockel is the author of the best seller "Why I Invest in Mutual Funds" and President of Regal Capital Planners Ltd.

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