
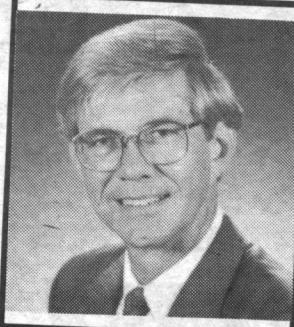


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## Money Talk with George Perdue



*By George Perdue, B. Sc. P. Eng.*

Trust. That's the key. Trust means that one has gained confidence in or faith in a person.

In the case of a financial planner, you should have the confidence that your goals and objectives have been understood and your portfolio reflects these and performs accordingly.

How do you know this is

the case?

First of all, both you and your planner should have a list of your goals in priority. This is standard practice in the financial planning process. The fundamental areas for consideration include: debt elimination; budgeting; debt consolidation; education planning; retirement planning; tax planning; inflation protection; currency fluctuation protection; estate protection; estate planning;

## What's In It For You? Choosing Your Financial Planner

investment portfolio analysis. Each of these subjects should be discussed in the context of age, risk tolerance, experience, and the business cycle. A risk - return analysis will help define goals and objectives.

The investments recommended should reflect no bias. That means they should be from a variety of investment companies. This in itself is part of the principle of diversification.

While diversification should be practiced by investing with several companies, several asset classes should also be used. These would include domestic and foreign equities, bonds, money market and real estate. The mix of these asset classes should be examined regularly and the proportion adjusted accordingly. This is known as asset allocation. It is the single most important concept in successful investing.

Deductions should be maximized as should deferrals when tax planning is considered. Comprehensive tax planning should be done.

The performance of your portfolio should be in keeping with your goals and objectives. Your planner should provide you with regular portfolio tracking and an investment commentary. Continuous education should be provided. This may take place in the form of seminars and investment forums and "meet the managers" sessions.

You will know if your planner is qualified by the knowl-

edge imparted to you. Formal education will most likely give way in importance to practical knowledge and integrity.

One way or another you should receive continuous support and the opportunity to discuss the situation. On an annual basis you should review your plan including a reevaluation of your goals and objectives.

Your financial advisor should be part of a team to ensure continuity to your financial life.

This is a check list to look for when evaluating your planner. It can be well worth your while, in the long run, to have a portfolio that is trimmed for optimal performance yielding you a few extra points in return.

This type of service is available to ordinary investors today. Efficient systems have made this service available to us all rather than just the wealthy as in the past.

*George Perdue is a Financial Planner, Business Consultant, and Partner in Money Concepts, Halton Hills. He can be contacted at (416) 873-1877.*

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