Money Matters.....

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Choosing a broker or planner right for you

By EDMUND FRY

If you have decided to buy mutual funds, choosing who to buy them from can be confusing. There are mutual funds specialists, investment dealers, financial planners, stockbrokers, bank and trust company employees and life insurance agents.

Where do you begin? You start by looking at products available and service provided. For example, some stock brokers and fund specialists will offer to sell you funds from several different groups such as Trimark Investment Management Inc. But other specialists, known as "captives" represent only one mutual fund family. Likewise, insurance agents sell only funds affiliated with the company they represent.

Still, the question remains: who are you going to give your business to? An independent salesperson or planner may offer a wider range of funds than a "captive" representative. But this has little bearing on the quality of the funds themselves. Many funds sold by "captive" sales agents have performed as well as those sold by representatives of several different fund groups.

As with any situations where you are paying your hard earned dollars for a service or a product, the smart shopper will investigate the salesperson as well as the product. Unfortunately, virtually anyone can call themselves a "financial planner." Provincial securities regulators are aware of the potential for abuse and are considering requiring all financial planners to register with them. Already in Quebec, only those individuals who have the proper qualifications, such as the Chartered Financial Planner designation (provided to those men and women who successfully complete a series of educational courses), are allowed to use the title of "Financial Planner."

Ask your friends about who they trust with their investments. And when you narrow the possibilities down, don't be afraid to check the credentials of the financial planner or planners you are considering. Remember, it's your money.

An important criterion for judgment should be how well the salesperson understands your investment needs and goals. Regardless of his or her affiliation, the financial planner you choose should tailor your investment portfolio to your specific requirements. Also, the funds you select should be compatible with your investment philosophy.

Service is another major factor. When you have decided which funds you want to invest your money in, any broker or fund dealer can fill your order. But if you want a full-service package, which includes a detailed analysis of your financial needs followed by investment recommendations, you could pay a higher commission.

Consider asking the prospective financial planner the following questions:

- How much will it cost to buy into the fund after commissions and fees?
- Will you received an annual review of the fund manager's investment strategy?
- Will you be notified of any significant changes?
- Is detailed information about the fund or funds you are considering readily available?
- Will your investments be compared periodically with competing funds?
- Will your salesperson check with you on a regular basis to see whether your investment needs have changed?

Ultimately, a successful relationship will depend on personal chemistry. How confident do you feel about this or her investment expertise? Have they been in the market long enough to understand how it works? Do they know the risks underlying the investment strategy of the funds they are selling?

As an investor, you need to know the answers.

Edmund (Ted) Fry who owns Edmund Fry and Co., has been in the financial services business for 15 years and has earned a professional designation of CLU (Chartered Life Underwriter). His business is located in Glen Williams. Tel: 873-2534.

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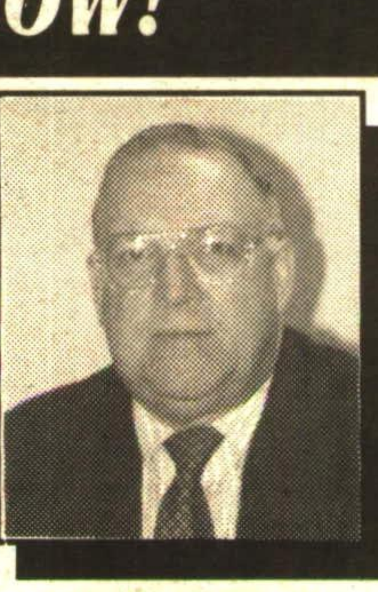

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