



▶ The value of The Plan



The Plan
 by  Investors Group

The value of The Plan

Planning for tomorrow and today

Your values define who you are and what you believe, and most importantly, how you choose to live your life.

A well-thought-out plan for your financial future is an integral part of building the life you want for yourself and your family. As the number of options for investing increases, so does the volume of information available to us about financial matters. Advice has never been more important. Information is not knowledge; neither is it wisdom. Knowledge is built upon information, and wisdom is knowing what to do with that knowledge.

At Investors Group, we have the knowledge and wisdom gained from 80 years of creating financial plans for Canadians. Your plan creates an essential

framework to guide decision making in the midst of information overload. It provides an important road map for achieving your life goals. It helps you to keep your focus on the big picture and the long term, and it allows you to create more wealth with a portfolio that is diversified and designed to take volatility in stride over time.

We have always believed that building long-term relationships with clients is the best way to help individuals and their families explore the financial planning options at each stage of their lives.

Our Consultants commit their time and expertise to developing a personalized approach to help you plan for today and tomorrow. A plan that will help you prosper now... and over time.

PLEASURE
STABILITY
AUTONOMY
HEALTH
SECURITY
SELF
STABILITY
EXCELLENCE
PROGRESS
BELIEF
GOAL
FREEDOM
DISCOVER
ADVENTURE
MONEY



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Luke and Jennifer

A referral from a co-worker put Luke and his wife Jennifer in touch with their Investors Group Consultant in 2009.

At the time, they had a few investments but no long-range financial plan. With a newborn baby and savings accumulating for a house purchase, they knew it was time to build a solid plan for their future.

At the first meeting with their Consultant, they were pleasantly surprised by the personalized approach he took with them. "I didn't think it would be that tailored to us, I thought it would be more general," says Jennifer.

Instead, their Consultant asked questions "about every aspect of our lives," she recalls. They were a year or two away from buying a home, so he placed their savings in a fixed income portfolio until they were ready to buy. He set up an RRSP spousal plan to maximize their tax benefits.

When their son was born the couple put in place a plan to make sure he would have appropriate financial resources later in life. They invested in life, critical illness, and disability insurance to protect Luke, the primary income earner.

And when the time came for them to buy their first home, they selected an Investors Group competitive-rate mortgage. Now the young family have their own roof over their heads and a tailored plan working to help them realize their goals.



Getting started: Advice for all ages and stages

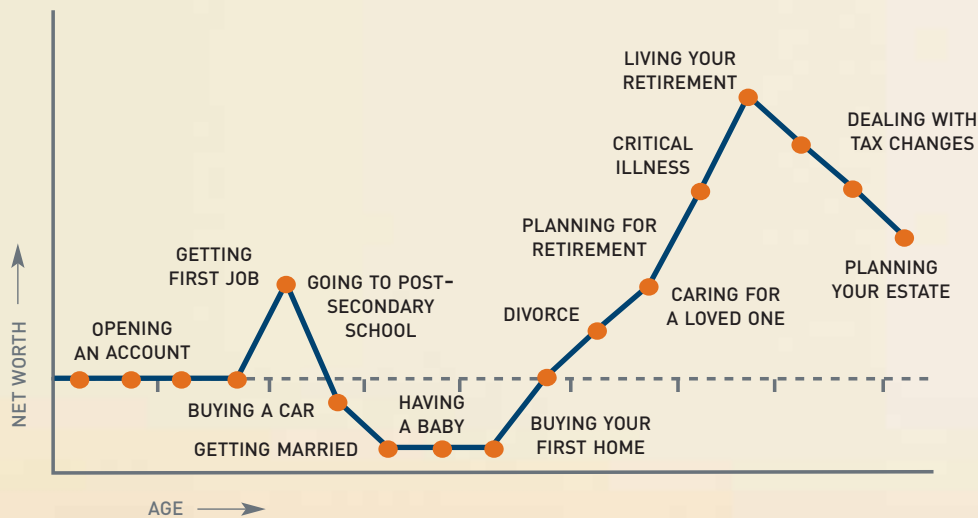
The lives of Canadians are diverse, and although each individual is unique, we share similar life events. Many of us experience the excitement of getting married, of buying our first home, and the birth of a child. Many of us care for a loved one and experience the pain of losing someone close to us. We dream of working less, or of retirement, and filling our days with more of the things we love to do.

As we go through life, many of these events trigger the need for financial advice. Personal finances come to the forefront when you pay for an education, secure

your first job, earn a raise, start a business, suffer from an illness, or go through a divorce. There are many ages and stages where financial advice will be of great value to you. A good financial advisor will provide the advice that can help you achieve your goals and fulfill your dreams.

At Investors Group, your plan is tailored for you, and it reflects your goals and aspirations. It will be reviewed with you regularly and updated or adjusted to reflect major changes in circumstances or life events.

Advice at every age and stage – everyone is different



The planning process begins with you in mind and involves:

- ▶ Meeting with you to discuss your immediate lifestyle and long-term goals and objectives.
- ▶ A personal financial review using comprehensive proprietary tools and resources.
- ▶ Analyzing data to provide potential strategies and recommendations based on numerous scenarios and projections in consultation with you.
- ▶ Preparing your plan – including our recommendations and an explanation of projections and how to best get you from here to there.
- ▶ Implementation of your plan.
- ▶ Regular reviews and plan updates as priorities evolve.



A good financial advisor will provide the advice that can help you achieve your goals and fulfill your dreams.

Three key elements of planning

“A goal without a plan is a dream.” ~ Author Elbert Hubbard

The value of obtaining financial advice is that it brings clarity to your dreams. Your goals are more likely to become a reality if you put in motion a well-thought-out plan.

An Investors Group Consultant can add significant value for you in three substantial ways. If you have these three elements working for you, you are more likely to start saving earlier, at a higher level, and with more commitment, leading to a higher net worth and to you meeting your objectives.

- ▶ *Your plan helps you to set appropriate targets.*
 - ▶ *Your plan helps you to choose the best financial vehicles.*
 - ▶ *Your plan works to ensure you have the right mix of investments.*



Research shows that Canadians who rely on professional advice to guide their financial decisions are wealthier, more confident and better prepared for the financial implications of marriage, a new child, their children's education, retirement and other life events than those who do not have the benefit of advice.

The Value of Advice

Research demonstrates that households with financial advisors have substantially higher investment assets than non-advised households, in each income range and age group.

- ▶ Advised households build more wealth and have four times the level of investments of non-advised households.
- ▶ Nearly 70% of advised households have RRSPs, while only 30% of non-advised households do.
- ▶ More than 74% of Canadians surveyed in independent studies agreed they will have enough money to retire comfortably, while only 52% of households without an advisor could say the same.

Source: Ipsos Reid 'Canadian Financial Monitor', special analysis for IFIC

Chantal

Chantal had been a lawyer for several years when she decided to launch her own practice. She involved her Investors Group Consultant in the brainstorming process almost two years before making the leap.

"She helped me to understand what resources I would need, so that when the time came, I would definitely have the money there," she says.

Chantal had come to Investors Group just two years earlier, never having worked with a financial advisor, and admitting she was "quite mystified by the options available." Through discussions with her Consultant she became more knowledgeable about the markets, taxation, and wealth management techniques. She opened a spousal RRSP, began making monthly contributions, took out an investment loan, and protected her income with insurance.

When they began discussing Chantal's business plan and her move to become incorporated, her Consultant reviewed every detail of her financial plan and adjusted it to maximize her tax benefits. She ensured Chantal had sufficient cash flow and a line of credit. She also explained the options for providing group benefits to her new employees.

"What impresses me most about my Consultant is the personal integrity that she brings to the whole procedure," Chantal says. "This is a person who likes to deal with their clients the same way that I like to deal with mine: straightforward, honest, above-board."



Your plan helps you to set appropriate targets

Reaching your goals and creating the lifestyle you want, now and for retirement, takes a solid plan. Your Consultant will help you determine what you need to create the retirement that you want, and will work with you to create a realistic, achievable plan to get there. Investors who use a financial advisor are much more likely to regularly save or set aside part of their household income for retirement across all income ranges.

Regularly saving for retirement



Source: Financial Planning Standards Council, 'Value of financial planning study', June 2010

In fact, research demonstrates that 56% of investors working with an advisor regularly save for retirement, as compared with just 28% of those investors who aren't benefiting from advice.

Further, of the total households regularly saving for retirement, this same study showed that investors benefiting from advice are twice as likely to save at all ages, and the use of an advisor correlated with a significantly higher savings rate.

Canadians who invest with the help of a financial advisor have significantly more dollars saved, use much more tax-efficient investment vehicles and maintain a much more suitable level of equity investment at each stage of life.



Jim

At 59, Jim has worked in health care for many years, and he loves what he does. He spends his days supervising 55 staff in the biochemistry lab of a large hospital – a busy environment where attention to detail is critical.

"I'm busy at work," he explains. "I want somebody else to manage my investments, someone who works full time to keep on top of the details, just like I manage the details of my job full time."

Jim has been an Investors Group client since 1989 and with his current advisor for more than a decade. Of his Consultant, he says, "he knows his stuff. And he's easy to talk to. You don't feel pressured into doing things you're not comfortable with."

"We have formal, regular meetings, and he's always noting new things. As the market changes, it provides different opportunities and he pays attention to that."

Jim says he is confident with his short- and long-term financial plan. It has given him the ability to travel to exotic locales like Tuscany and Turkey with his partner Pat while also preparing for a comfortable retirement.

He has seen the markets go up and down, but he has stayed the course. "I have a broad blend of investments and my comfort level is good."

Your plan helps you to choose the best financial vehicles

The right financial vehicles help you reduce the taxes you pay, protect what you have and help get you where you want to go.

Investors who work with an advisor make better use of RRSPs and other tax-efficient financial vehicles more than those who don't seek expert help. Twice as many households take advantage of RRSPs and Tax-Free Savings Accounts (TFSA) as those without an advisor.

The use of RRSPs by those with advice is higher at all income ranges. This is significant. It means regardless of how much you earn, you are better served with a financial advisor than without.

By making better use of the right financial vehicles, you can benefit from paying less tax over your lifetime, compared to investors who don't have the benefit of tax planning advice. This means you can keep more of the money you earn, for the things you want in life.

Having the right insurance helps to ensure that what you value most in life is protected against the unforeseen challenges life may send your way. Insurance tailored to your unique circumstances means you and your family are protected in the event of an unexpected health issue that might otherwise prevent you from reaching your financial goals. This brings important peace of mind and allows you to face the future with confidence.

Usage of RRSPs higher with advice



Source: Ipsos Reid 'Canadian Financial Monitor', special analysis for IFIC



Your plan works to ensure you have the right mix of investments

Investors Group Consultants can help you to build more wealth by creating the right asset mix for your situation. Your plan takes into account all of your personal circumstances, including your age, risk tolerance, investment horizon, and priorities – in both the short and long term.

Investors with a financial advisor have a higher allocation to growth investments. Why does this matter?

Equities offer the biggest potential for growth, the single most important protection against the threats of inflation and the preservation of purchasing power over time.

Conservative investments, such as fixed income, are an important component of any diversified portfolio, but they need to be proportionately represented so that you

can benefit from both preserving capital and achieving growth. We help you to adjust your plan throughout your life, to address the changes in your personal circumstances and your time horizon.

Having the appropriate mix of investments helps you to focus on the long term through the inevitable ups and downs of the markets. With your plan and the advice of your Consultant you will be less likely to react to market volatility or negative daily news that can hinder the creation of wealth. Market fluctuations can tempt investors to react emotionally to short-term volatility. Your Consultant will help you to make the right decisions for you – keeping you on course to reach your financial goals.



Paul and Yvette

After following their plan for 15 years, Paul and Yvette both retired this year, right on schedule.

Yvette had worked in health care for 35 years; Paul had been employed for 36 years by a large public utility.

Now they are helping their grown children with home renovations, doting on grandchildren, and travelling the world to help others.

“Our financial goals were for us to retire at 55,” says Yvette. “And our Investors Group Consultant was able to help us make that happen.”

They first met with their Consultant in 1996 to create a long-term financial plan. He provided them with a comprehensive financial review so that he, and they, could better understand their financial situation. They were then equipped to make some realistic decisions about retirement.

With careful investment planning they worked steadily toward their goal, making a few sacrifices over the years to build wealth. Their Consultant updated their plan as needed, encouraged them to top up their RSPs when they could, and ensured they took advantage of TFSA's. He also helped them with their insurance needs, and, at retirement, to choose the best pension options.

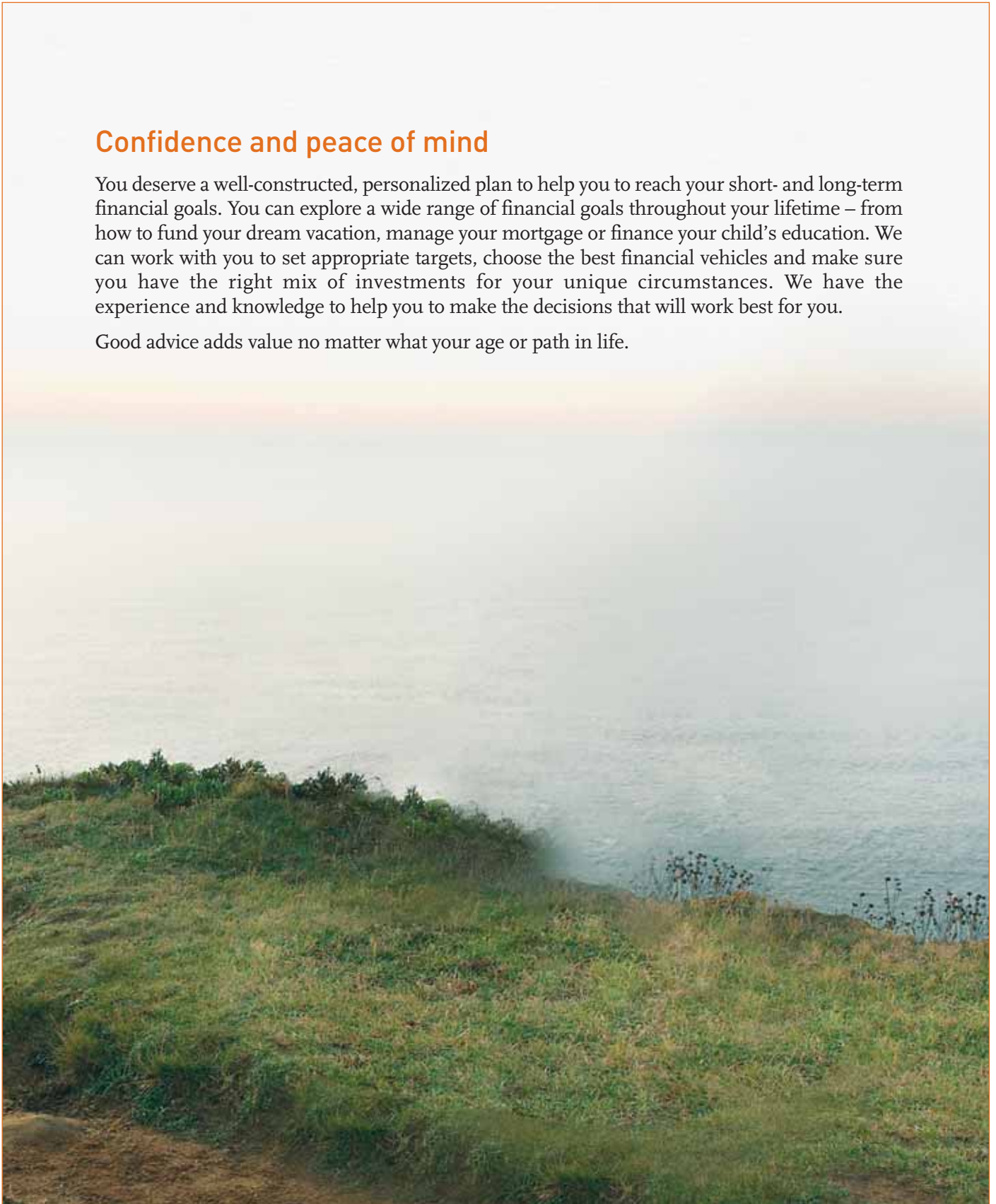
Now they have the freedom to relax and to pursue their international volunteer efforts. They have travelled twice to the Dominican Republic to build homes for families, and they will next journey to Peru to work at an orphanage.

They thank Investors Group for the plan that got them here, “maintaining all the while our standard of living,” says Paul.

Confidence and peace of mind

You deserve a well-constructed, personalized plan to help you to reach your short- and long-term financial goals. You can explore a wide range of financial goals throughout your lifetime – from how to fund your dream vacation, manage your mortgage or finance your child's education. We can work with you to set appropriate targets, choose the best financial vehicles and make sure you have the right mix of investments for your unique circumstances. We have the experience and knowledge to help you to make the decisions that will work best for you.

Good advice adds value no matter what your age or path in life.





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