

**10** THINGS  
YOUR

**FINANCIAL  
ADVISOR**



**DOESN'T**

**TELL YOU**

## MESSAGE FROM THE AUTHOR

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Thank you for investing your valuable time to review this guide – especially prepared for you in considering my services as your licensed financial advisor.

In this document I present my position on key elements of your financial planning in order for you to make an informed decision prior to meeting with me for the first time. Consider this tool as my professional assistance to allow you to fairly evaluate my service and competitive offering. A second opinion on your financial plan never hurt anyone. It's neither intimidating nor a waste of time to get together and check to see if we can do better for you in making your money work harder for you, whilst eliminating life's risks along the way.

The information contained in this guide should not be construed as financial advice. It is presented merely to help you reach a decision about whether you are receiving the service you deserve from your current financial advisor.

Discussion about your personal financial direction and professional recommendations will only commence once we meet for the first time. At that point I can show you the techniques to guarantee you'll keep more money in your family each month so that it keeps working for the people you care about instead of working for the wrong financial plan.

I am not professionally liable for any actions readers of this guide take as a result of its content without meeting with me.

Please feel free to forward this document to others in your life that you care about most – family, friends and work colleagues. I do my finest work on referral and would appreciate a conversation with them to bring clarity, control and confidence to their financial situation.

Looking forward to meeting with you soon!



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## ABOUT WILLIAM BRITTON

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After successfully launching his career as a Financial Advisor with Sun Life Financial, Will is extremely pleased to be positioned to independently serve his clients as part of the Marlin Financial team. Will is an active member, patron, and sponsor of the arts community - having served in the past on the Board of Directors of Theatre Kingston, Domino Theatre and the Kingston Arts Council. He has also sat as the Fundraising Chair for the Parent Council of J.R. Henderson Public School. Will is dedicated to helping his clients live comfortably, today and tomorrow, through a commitment to providing sound financial guidance and service suited to their personal needs. He is proudly building long-term client relationships on the cornerstones of trust, respect, expertise, and convenience. He is pleased to offer these same commitments to you.

## Are you getting the service you **deserve** from your financial advisor?

**10 reasons** why we should probably meet -  
even if you have previously received advice elsewhere

Wealth creation, preservation and transition are challenges not easily overcome in today's turbulent markets. The multiple forces of sub-prime mortgage crises, covert inflation and skyrocketing healthcare, food and fuel prices impact every aspect of our material lifestyle and daily subsistence. There is a heightened need to buffet ourselves, our families and businesses against the ravages of unpredictable and unstable circumstances which can crush the dreams of those not acting in a financially prudent manner.

Life is too unpredictable to navigate the future landscape with the wrong financial guide and uncertain maps and directions. Stock markets may fluctuate, but personal service delivery should not. What we do is to consolidate all of your family assets into one balanced program so that you can improve your asset accumulation in less time with fewer risks along the way.

Instead of diving into a lecture about market forces, investment volatility and P/E multiples, let us examine the more basic elements of an effective financial plan which will bring harmony to your dreams whilst largely eradicating risks on the journey to their accomplishment.

### The **5 key** financial risks of life are:

1. *Living too long—due to dwindling retirement funding...*
2. *Dying too soon- before accumulating sufficient assets to sustain your family's income needs...*
3. *Becoming critically ill along the way – impacting upon your ability to produce income...*
4. *Suffering from temporary or permanent disability...*
5. *Reducing your asset accumulation through inappropriate tax planning...*

# 1. The Importance Of Annual Reviews...

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Have you had an ANNUAL REVIEW of your financial plans in the last 12 months? As advisors being paid ongoing compensation for the delivery of regular advice and service, we have a fiduciary responsibility to get together with our clients at least annually to go and “visit your money”. Many North Americans – even top earners – are stuck in the quick sands of confusion between possibility and probability in terms of life changes they are likely to experience and the corresponding impact on their family financial security.

It is not as much a case of not having the right answers these days, but rather of not having asked the right questions about their money.

## **This *Annual Review* needs to assess three key elements of your financial situation:**

### **1. The match between your risk profile as an investor and the actual performance of the market-related investments and money products driving your wealth creation.**

Inheritance or other financial windfall has an immediate impact on your profile – as do change of health circumstance, increase in monthly income or separation/divorce at the other end of the scale.

### **2. All risk structures that you have in place to cope with things that could happen to you in the next week which might affect your family for the 20 years thereafter.**

Your current risk management strategy needs to be checked for consistency as it relates to your lifestyle and business development – ensuring you are getting the most “benefit for your buck” from insurance carriers in terms of latest medical benefits, underwriting trends and changes in your lifestyle or family situation. For example, having a third child immediately outdates the formula which you used to calculate how much life insurance coverage is appropriate.

### **3. Any legal arrangements that you may have committed to the last year which may have opened gaps in your financial firewall and thus potentially impact your family balance sheet.**

All legal documents need to be reviewed – your will, partnership/key person agreements, beneficiaries and allied elements of your financial commitments. For example, over 70% of Canadian small and medium business owners do not have salary continuation contingencies in the event of disability and critical illness built into their partnership agreements. Whilst I am not a qualified attorney, I certainly know what to look for in highlighting areas in your will or other agreements needing correction which you can then seek legal assistance in altering.

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The chances that a person becomes disabled or critically ill over the term of their life are EIGHT TIMES the chances that their home burns to the ground.

Additionally, licensed advisors are required to keep updated records in order to remain compliant with Know Your Client and financial intelligence regulations. Furthermore, we need to meet annually with our clients to avoid any mishaps or mistakes in ongoing communication and client education about emerging opportunities and improved solutions being developed by our carrier partners and fund managers.

Typically, unless the exercise has been conducted prior to you engaging my services, we will start the relationship by completing a comprehensive financial needs analysis and producing an easy-to-understand report designed to highlight both opportunities and shortfalls in your financial situation. Chances are that one hour of paperwork could save you thousands over the long term. Too many people wait until the last minute to make important financial decisions and end up making the wrong ones through a lack of regular planning.

We will then put some ideas together to start making your money work harder for you and build assets



## **2.** Events In The Next 10 Minutes Which Could Impact Your Family For The Next 20 Years...

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Time marches on. So does life after you die. The bills keep coming. The car still needs repair. Getting one's life back in order after a death can be an overwhelming task. A financial safety net can ease the burden at a time like this. And life insurance can be just that – a financial safety net. It might be as simple as helping with the day-to-day necessities of life. Or it may be as complicated as covering an estate or business need.

A smooth and uncomplicated transition of the assets gathered through your life's work is the greatest gift you can leave your family. Make sure that the emotional pain of your demise does not result in financial pain for your heirs. You will be pleasantly surprised what can be accomplished with pennies on the dollar.

**Let's get together soon to review the formula you're using to put *Solid Foundations* under your asset building.**

Reducing estate burdens on your family in terms of risk protection – using “pennies on the dollar” – is EQUALLY as important as the returns you are getting from your current investment advisor anyway, as your dependants could lose up to 80% of the accrued value of your portfolio on your death.

You may also be able to provide them with far better coverage than bank-sold mortgage insurance which is underwritten at the point of death and has a history of paying claims shockingly – if at all. OR you may even be able to find extra money going to waste through poor consolidation in your property and casualty/homeowners/auto portfolio – you can turn liabilities into assets through your work with our associate specialist in this area.

**Don't drive your family to financial ruin.** Allow me into your financial life to help you and your family find the premiums for this essential protection.

My work alleviates the financial pain caused by premature passing away and reduces the chances of the emotional pain becoming long-term suffering.

# 3

## Building A Financial Safety Net Under Your Healthcare Funding To Avoid Falling Victim To An Overburdened Healthcare System...

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The demographic reality of an aging population combined with frightening increases in heart disease and stroke trends amongst young adults require all of our attention. (For further proof, review the Heart and Stroke Foundation of Canada's 2010 Annual Report, "*A Perfect Storm of Heart Disease*")

Waiting times for medical procedures have increased, immediate access to advanced medical science has declined and the situation appears likely to worsen before improving in the coming decade as the single biggest generation of retirees become dependent on the resources available.

From many expert sources and heightened press coverage of our deteriorating healthcare delivery, we advise all clients to ensure they have a funding structure in place in guarantee speedy access to the world's best medical assistance should they require it.

### **80% of us will have to fund critical illness at some point in our lives.**

**So it's not IF, but WHEN we'll need the money.** Heart attacks, stroke, and cancer – they're nothing new. Except today, we're more likely to survive. But nobody wants to become a burden to their family and friends. New generation life insurance comes in two forms. The one kind pays out when you die. The other kind pays when you catch whatever might eventually kill you. All I do is to remove risks from families that can't afford them and hand them to my carrier partners who can.

If you insure your car fully comprehensive against fire, theft AND damage – surely you should ensure your health the same way? Guard against spending 40 years trading your health for your wealth without putting a funding structure in place to buy back your health – if required - when it comes time to enjoy your wealth. I have a plan that takes a small monthly sacrifice to lock in a large payout when needed.

With the unique "**return of premium**" option available to you, you will receive a refund for not claiming on this coverage over a 15 year period. **Think of it as transferring money from a chequing account into a personal savings account for later transfer back.**

# 4.

## **Ensuring Your Retirement Plan Delivers You To Your Destination On Time...**

**...Using Appropriately Selected Formulas and Solutions**

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**The golden years. We all dream about them...**

The time in our life when work is a thing of the past. As you progress towards your financial destination, the key questions remain: "Is the gap between what you OWN and what you OWE getting wider, narrower or staying the same?" and "Will there be too much "month" left at the end of your "money" in your retirement years?"

**Getting your investment house in order is the next fundamental step in bringing clarity, confidence and control to your financial future.**

Today, it's possible that your retirement years could last as long, if not longer, than your working career. Life expectancy – as you know – is increasing at a significant rate with all of the latest medical breakthroughs. Your advisor should make sure that your planning keeps pace with daily scientific breakthroughs. Will your retirement plan last as long as you will?

**Conservative financial guidelines suggest a maximum of 3% withdrawal of income annually from your asset base. This will position you more securely to be sure that you run out of *YEARS* before you run out of *ASSETS* – and still leave something significant behind for your kids.**

**Stocks. Bonds. Cash. Mutual funds. Segregated funds. Rental properties. Metals. Company pension. RRSP's...**

They are all relevant and need to be carefully moulded into a program which delivers both momentum and security to your financial plan. The good news is you have options. I will guide you in taking your current direction to a new level of focus and harmony. Whatever your current perception and situation is, all it takes is an initial complimentary consultation to begin sharing ideas on improving your planning.

## **5. Making Sure Your Long Term Care Needs Don't Erode Your Own Children's Financial Security...**

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**Getting dressed...bathing...eating.** The everyday tasks of life can become difficult without your health and assistance. Recovering from illness in your later years can wipe out savings in short order. There's a lot you want to accomplish in your life.

**Now is the perfect time to plan for your future years to ensure you have more *Control and Choice* if you need care.**

The spiralling costs of government-assisted healthcare are narrowing the options available in future decades for those who believe they will always have easy access to long term care. Taking responsibility for your own dignified care in later years is a simple step in the financial planning process.

If your current advisor has not presented you with the options available, they may have overlooked an essential step in the financial planning process.

## **6. Encouraging Positive Living Amongst Kids & Grandkids Through A "Values Trust" ...**

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Today's parents have the opportunity to bring meaning to their children and grandchildren's positive lifestyle by positioning their estate plans to leave behind a legacy of values development instead of just a financial windfall. I guide my clients in setting up discretionary trusts through their accountants and attorneys. These trusts can reward children/grandchildren for living their lives according to positive principles. Monetary payouts can be structured for achievement – amongst others- of any of the following life milestones:

- ***Achievement of academic qualifications – resulting in student loans being paid off by the trust.***
- ***Starting their own business – resulting in the interest portion of bank loans used to finance the new business being paid by the trust for a certain period.***

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**• Working in the non-profit sector of the community – resulting in the trust matching the generally reduced salaries paid for such work**

**• Clean driving records – resulting in the trust refunding car insurance premiums on an annual basis**

**• Accelerated paying off of a mortgage – resulting in the trust paying off the second half or last third of a mortgage when the children/grandchildren have paid off the first half or two thirds of the mortgage.**

Funding for such a “values trust” is secured through a lump sum being invested by the parents/grandparents or through a life insurance policy (with the trust named as beneficiary) sufficient to cover the financial commitments structured in the trust as well as annual administration fees as required by the client’s accountant/attorney.

Talk to me today about evaluating your situation to review this exciting option in your estate planning.

## **7 ■ Getting Your House Back From The Bank...**

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If you are currently standing as guarantor/security for bank debt/loans in your company or corporation, understand that you are ENTITLED to monthly remuneration for signing personal assets such as your house over to your bank to secure such debt.

The remuneration you should be drawing is in the form of premiums on a set of policies (Life Insurance, Critical Illness and/or Disability Insurance) to ensure that the company debts are settled in the event of your own illness or demise.

**I am happy to meet with you and your financial officer to discuss the *Tax Implications* of premium payments on your behalf by the company/corporation.**

## **8 ■ Bringing The Rest Of The Financial Team Into Line In Creating Balance And Focus...**

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Effective tax minimization is as important as choice of investment holdings for any client with more than \$ 1 million in assets.

We have the specialists to help with that aspect of your planning – working with your accountant or tax specialist to bring balance to your monthly income distribution.

**Additionally, the best way to help the underprivileged is to make sure you're not one of them...**

...and then to re-arrange your estate planning to give back to that sector of the community using insurance carrier's monetary payouts on your life insurance. I am qualified to assist you in reviewing your philanthropic and charitable giving plans and advising your attorney of the financial changes required to your will to accomplish this.

**Furthermore, your *Company Benefits* program should be reviewed by your advisor.**

This should occur regularly to ensure that it covers both PROBABILITY (actuarially; of being diagnosed with a critical illness at some point) AND POSSIBILITY (of your passing away during their employment of you). I will work with your human resources department – with your written consent- to evaluate your current benefits package and ensure that it is consistent with prudent financial planning.

## **9 ■ Uncovering Debt Consolidation Opportunities And Eliminating Monthly Waste In Your Money Management...**

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You might consider re-assessing your monthly interest obligations to your bank/finance company for mortgage, credit card, vehicle finance and personal lines of credit. There are numerous new debt consolidation solutions available to reduce your overall monthly interest payments. Working together, we could re-position your monthly commitments in order to find the savings you need to take care of your other family responsibilities such as faster wealth creation or more comprehensive risk management.

***Consulting with me in this area could turn monthly liabilities into long-term assets by repositioning your family balance sheet through these solutions.***

# 10. Committing To A Service Level Agreement With Your Financial Advisor...

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After reading this guide, I would suggest that if you are still confident in your current financial advisor then you should have no problem in having a complimentary second opinion on your wealth creation and risk management strategy.

Professional financial advisors should commit themselves to a Service Level Agreement with their clients to bring focus and structure to these relationships.

**This *Written Agreement* with me would cover:**

- *Frequency and nature of client review meetings*
- *Reporting requirements in the areas of investment and insurance updates*
- *Requirements and limits on contact frequency outside of review meetings*
- *Other requirements and consent you may wish to grant me in maintaining communication with your accounting/tax professionals on an annual basis.*

## CONCLUSION...

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***I have no doubt that this guide has left you with several questions and possible points of discussion with me or your current financial advisor...***

I want to express my professional commitment to taking your financial planning to the next level by means of an initial meeting with yourself.

I am available at your earliest convenience to get together for a relaxed conversation – with no pre-conceived agenda – to explore any issues or concerns which this guide may have highlighted. Following this initial meeting, I will be well positioned to recommend any steps required to speed up your wealth creation whilst eliminating financial risks along the way.

I encourage you to consider the additional resources on the next few pages as further food for thought in considering meeting with me.

Regardless of whether we get together to exchange some ideas, I thank you for investing the time in reviewing this guide and wish you everything of the best in your financial future.

## ADDITIONAL RESOURCES FOR YOUR CONSIDERATION

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- *5 Key Issues Survey*
- *Tax Efficiency Article*
- *Defining Your Ideal Lifestyle*

- *Last & Final Letter*
- *My Client Testimonials*

### 5 Key Issues Survey

If you accumulate as many NET assets in the NEXT five years as you just did in the LAST five years, are you going to be satisfied with your progress at that point?

- Yes
- No
- I Don't Know...Show me more

Is the difference between what you OWN and what you OWE getting WIDER, NARROWER or STAYING THE SAME?

- Getting Wider
- Getting Narrower
- Staying The Same
- I Don't Know...My financial advisor hasn't shown me lately

How many weeks of your typical month in retirement are FULLY funded by your current plans (based on date of retirement until end of projected life expectancy)?

- First Week Only
- Two Weeks
- Three Weeks
- All Four Weeks
- I Don't Know...Help me find out

Does your current life insurance pay you immediately to stay at home on the diagnosis of critical illness – or would you have to go to work whilst critically ill?

- Pays Me To Stay At Home Whilst Recovering
- I Would Still Have To Go To Work
- I Have No Idea...Please evaluate my situation with no obligation

## 5 Key Issues Survey

How many of your children's further education is going to be fully funded, based on your current financial plan:

- 1 Child
- 2 Children
- 3 Children
- All Of Our Children
- I Have No Idea...Please conduct and investigation at no expense

Do you draw the full compensation you are entitled to from your company to remunerate you for the second signature you gave to your bank as personal guarantees?

- Draw Maximum Compensation
- Do Not Draw Maximum Compensation
- How Do I Draw This Compensation, And How Much Should It Be...Please show me

For how long does your partnership agreement guarantee the salaries of directors in the event of serious illness or disability?

- 1 to 3 Months
- 4 to 6 Months
- No Provision In Place, As Far As I Know
- Please show me how to use government money to provide these securities

Are your legal arrangements structured between business partners in a manner that would force your surviving spouse to shop for groceries with company shares instead of ready cash in the event of your illness or demise?

- He/She would Only Inherit Shares
- He/She Would Receive Cash
- I Have No Idea...Please consult with me on this issue

## ***Tax Efficiency Article***

Effective tax minimization is as important as choice of investment holdings for any client.

The work is done. Your share price is shooting the lights out. Revenues are pumping along on autopilot, like some financial Duracell bunny. You've finally stacked the board of directors with enough succession talent to enshrine your pioneering work for generations to come. You step back and apply the final brush strokes to your corporate masterpiece by announcing the appointment of Bright Young Thing, MBA as your successor. The golf course beckons, as does that year-long world cruise.

You've scored a perfect 10 on the happiness index.

Think again.

Our work repeatedly uncovers a disturbing and predictable trend – traditional retirement fosters decay and depression.

Life insurance companies point to the trend of people passing away within 8 years of their retirement as evidence of something being amiss in the golden years of most policyholders.

The problem is simple. Human beings are teleological (target-seeking) mechanisms. Self worth and identity are not crafted from one's past experience but rather through those future goals and constructive aspirations which bring clarity and focus to our daily lives. Commitment creates identity, not just existence.

In his seminal work on concentration-camp human psychology, "Man's Search for Meaning", Viktor Frankl, describes the marked difference in both mental states and physical longevity amongst concentration camp prisoners during the Second World War. Those who regularly verbalized hopes, dreams and positive scenarios were physically hardier and displayed lower levels of depression and hopeless abandon than those fellow prisoners who "could not see a tomorrow". One of the mistakes that social science makes is to discount the impact that these future constructs have on present health, sense of connectedness and general well-being. Frankl became the father of "logo-therapy" which has become an important part of psychotherapy. "Logo" is derived from the Latin for "location". Therapy is commonly accepted as "healing". Define a positive direction for the patient and positive thought, emotion and action are natural by-products of the renewed commitment.

So back to your situation. One of the privileges of being an honorary member of the well-healed set is the ability to leverage your immense intellectual talents, powerful personal networks and financial freedom in order to make a sustainable difference to the lives of others less fortunate. Put more succinctly, the very best way to help the poor is to make sure you are not one of them (chances are you have that covered if you are reading this publication) – and then to use your time and contacts to give back massively using clever financial structuring.

Making the transition from go-getter to go-giver has the added benefit of extending your own lifespan and giving you a more compelling reason for rising each morning beyond your asset-building years for reasons beyond the pursuit of a dropping a little white ball in a faraway hole with fewer strokes than your equally well-healed friends

Canada has a rich tradition of supporting the underdog in a social quest to create a fair balance between the “have’s” and the “have not’s”. As a member of the financially privileged few, I believe that we have a moral duty to create economic leverage in this great country by deploying our time and talents in pursuit of social justice and community upliftment. Whilst each of us gets to choose our favourite niche to give back to, the common questions we should be addressing as we set off on this journey to “pay it forward” are:

1. Based on family history, how many years do you think you have left? After all, you can't DO GOOD unless you STAY GOOD in protecting yourself from the ravages of poor health, mental stagnation or premature death.
2. What work has been done to financially insure those years? That way, if you run out of contributing years before you have fulfilled your vision; your work will not perish together with your physical presence.
3. What lessons have you learned from the retirement of others? Consider emulating the actions of role models and mentors who shaped your own character and subsequent success in life. Where and how might you duplicate or magnify their efforts in making a mark in the world?
4. Describe a typical day in your retirement? Make a commitment to make a daily difference rather than a massive difference – it brings clarity and substance to your waking hours.
5. What charity or cause do you admire the most? How can your vast experience and social network contribute in securing their work for generations to come?
6. What do you feel is the greatest good that can come from your own wealth? Which educational campaign could be perpetuated through funding in your own retirement or estate planning?
7. What legacy do you want to leave behind? More specifically, what do you want to be remembered for having “gotten done” at a local level through your volunteerism or financial influence?
8. What plans have you made to pass along your wisdom, not just your wealth? Which community leadership group could benefit massively over a 36-60 month period from just a few hours each month of your presence on their board or in their executive activities?
9. What treasured experience would you buy for physically or mentally disadvantaged citizens in your community with your first free \$ 100 000 of excess retirement funding?
10. What number do you have in mind to leave behind in your estate and what life do you picture buying with that number? Have you consulted the appropriate qualified specialists to secure that number through tax-efficient structures?

The scriptures said it all: “When the young men no longer dream dreams and the old men have lost their vision, the people perish.”

There are young successful entrepreneurs as well as readers in their advanced years perusing these words. The message is the same – who we are in the present is determined by the difference we hope to make in the future. Governments have a poor track record in redressing societal imbalance since time in memoriam. Financially and influentially-leveraged leaders like you are the only ones with the time and fiscal muscle to step forward in creating local impact in extraordinary ways. I challenge you to stand up and be counted through your own commitment.

# DEFINING YOUR *IDEAL* LIFESTYLE

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The purpose of this document is to stimulate your thinking about the future you wish to create. It is not a substitute for an actual financial analysis and should never be used as a replacement for one.

It forms a great starting point for discussion at either the first or second interview with your advisor, as it is based on possibilities instead of problems. Complete the questions with your spouse/life partner and you will understand how powerful this tool is in "opening up your financial mind".



## Here Are Some Questions To Get You Thinking About The Life Experience You Want To Create...

### ***How do I envision success?***

(Define your values, payoffs, and motivations)

### ***How do I want to serve others and society?***

(Consider whether it's important for you to be in an occupation that adds value to others or makes a contribution to society)

### ***What types of clients and friends do I want to have?***

(Describe relationships, values, ideas and entertainment)

### ***What type of house(s) do I want to own?***

(Think about self-expression, comfort, convenience, and beauty)

### ***Where do I want to live?***

(Visualize the community, your status, life experience, friends and beliefs)

### ***How many weeks of vacation do I want to take each year?***

(Consider things such as adventure and family bonding)

### ***Where do I want to go on my vacations?***

(Picture fun, beauty, and adventure)

***How many hours do I want to work each week?***

(Think about balance, recharging yourself, and personal growth)

***What do I want to do when I'm not working?***

(List hobbies and other interests)

***Where do I want my children to go to school?***

(Address, parental values and desired child experiences)

***How much net income will I need to support my ideal life experience?***

(List your ideal compensation range)

***At what age do I want work to become optional?***

(Visualize leisure activities)

***How much money will I need to retire comfortably?***

(Evaluate financial independence)

***How much money will I need to invest each year to achieve my retirement goals?***

(Describe money habits)

***Where do I want to live when I retire?***

(Consider weather and beauty)

***What do I want to do with my time when I retire?***

(Think about health, vitality and fun)

***What type of friendships do I want to have?***

(What is the ideal relationship to have with friends?)

***What do I want to do to keep healthy?***

(Describe your ideal exercise program and the time it will take)

***What type of legacy do I want to leave for my family and my favourite causes when I die?***

(Describe meaning, purpose and mission, charitable giving)

***What type of role model do I want to be for my children and my friends?***

It's a good idea to go over these questions with your spouse or someone else close to you. If you turn your responses to these questions into goals, these goals will become an emotional lighthouse for you. If they're truly inspiring, they'll keep you focused and motivated. They are the foundation for your definition of a wonderful life, the true purpose of building a super life plan.

# YOUR *LAST AND FINAL* LETTER

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This letter is a letter of final wishes written by parents/spouses and kept in the same safe place as the client's will. It is not a legal document nor is it meant to replace the will, shareholder's agreement or any other formal structure that exists to preserve or transfer assets on your death. Rather, it can serve as a powerful guide to soothing the trauma that surviving family members go through.

Dear (family member/s),

You are reading this letter after my passing and I wanted to let you know how dearly I love you and cherish our life's journey together.

I also needed to leave you with some practical guidelines in dealing with the necessary preparations as you face your life ahead. This is a challenging time and I urge you to be strong as you move through the steps into your future. Get someone close to us to assist you and feel free to share this letter with them if you are not strong enough to act on my advice alone.

## ***Step One: Locate All Documents***

1. All financial records, bank account details and asset registers can be found in the following place: (insert information)
2. Will
3. Company benefits documents
4. Birth certificate
5. Marriage certificate
6. Bank account information
7. Life insurance policies
8. Trust documents
9. Property ownership documents

## ***Step Two: Notify All Financial Contacts***

1. Specialist advisors – insurance, accountant, lawyers, tax specialists
2. Banks
3. Beneficiaries
4. Employer of deceased
5. Clients of the business

## ***Step Three: Complete These Key Tasks***

1. Destroy and cancel all credit cards
2. Review safety deposit box, safe contents
3. Re-direct all mail and change voicemail message on my mobile phone
4. Determine/locate list of liabilities
5. Re-register all assets in appropriate name

- 
- Our financial advisor should be contacted immediately. He/she will assist with all claims processing, suggestions and money management issues:
- My wishes for my funeral are as follows:
- Please ensure to the following as soon as you can:
- ***Change your own will if appropriate***
  - ***Increase the amount of life insurance to that of primary family breadwinner – our advisor will help you with this***
  - ***Increase disability, health and critical illness insurance if appropriate***
  - ***Have updates and changes made to all shareholders/business partnership agreements***
  - ***Consolidate any outstanding debt with proceeds from the life insurance***
- You may wish to consider setting up a trust so that you and the children may benefit in a secure manner from our financial work together.
- Consider my final wishes with regards to charitable giving and please ensure that they are carried out to the letter according to my final instructions in my last will and testament.
- Do not leave the house unoccupied during my funeral and consider immediate upgrades to security.
- You will probably be asked to sign many releases and documents during this time. Read everything carefully and ask for help if you are at all unsure.
- The following people should be consulted jointly and simultaneously for further advice on your financial affairs in the medium to long term:
- (name of accountant)
- (name of attorney)
- (name of financial advisor)

***Do keep focused on our love for each other and draw strength from our life together as you apply yourself to these important steps.***

# ***CLIENT TESTIMONIALS***

“As someone responsible for a large retail operation I’ve become very familiar with financial planning over the years. However, I knew that I needed to find a financial services professional who I could trust with my own money. After a few less than satisfying experiences, I met with Will Britton and haven’t looked back.

From insurance and investment to retirement planning, Will has taken the time to craft a realistic solution that is custom-fitted to my needs. I no longer have to stay awake worrying about my finances. I have a plan and everything is under control – period.

As a business person, I always look for great customer service and Will delivers over and above every time. He takes the time to educate you, shows you options you didn’t even realize you had, and then lets you decide what course to take. No matter what your financial situation – just starting out or looking for other opinions – you owe it yourself to talk to Will.

I’ve included my email so you can thank me!”

*Dan Milling*  
*dmilling@gmail.com*

“Will has helped me better understand the world of investing; as a result of working with him, I am comfortable with my future and have a greater understanding of how the economy operates. Will can simplify the most difficult pieces of information and construct a quick solution to any financial problems you are facing. I would recommend his services to anyone - friends, family, and even strangers in need of financial advice.”

*Troy Gallant*

“ATTENTION!!! Anyone looking to invest their cash with a company that can get you results -look up Will Britton. The guy is the Cats' Meow...THANK YOU WILL!! Amazing what can happen in one year.”

*Susan Inwood*

“Dear Will...Thanks for assessing my overall financial means and goals, and translating an overwhelming big-picture into smaller, more comprehensible chunks. My mind tends to glaze over reading finance terminology, so it was great to have someone I trusted tell me what various documents meant in plain English.”

*Amy Cadman*

“I would highly recommend Will Britton to help anyone with their financial decisions. Will had a professional demeanour and was focused on showing me all of the options, so that I could make the right choices for my situation. I believe that Will provides financial services with honesty and integrity, qualities that are lacking with some other financial advisers/institutions.”

*Mark Dasilva*



## **William Britton**

*Financial Planner &  
Lead Investment Advisor,*  
Marlin Financial Services Inc.

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