

"A man should look for what is, and not for what he thinks should be."

Albert Einstein



It was a busy summer! Time at home with the kids also meant time to step outside of myself and take stock. Time not spent submerged *in* the business provided an opportunity to assess and work *on* the business.

The growth of my personal practice over the last two years and the successful completion of my *Certified Financial Planner* designation requirements, coupled with increasingly stringent compliance demands, has led me to sit down in recent months and re-evaluate certain elements of my business practices; and thus, my ongoing relationship with each of you.

The results of this introspection include a new disciplined approach towards Annual Reviews (at minimum), the implementation of a Service Level Agreement with all clients (regardless of size), and the publication of an E-Book outlining the importance of these tools (as well as several others in the financial planning process).

The emphasis shift towards Annual Reviews is huge. As outlined in my book, "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 is a responsibility that I have to ensure that the solutions we implement together continue to make sense for you. "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." It is not only a service, but a requirement that we go through this process each year!

In regards to the Service Level Agreement, I suggest the following in my publication: "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 should 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.*

While I have used such agreements in the past in more complicated situations, it is my intent to put such an agreement in place with each and every client moving forward to further clarify the expectations and responsibilities of all parties at all times. This can only serve to help in providing you with the guidance and service that I promise in my personal mission statement and all professional interactions.

The final significant shift resulting from this review is that I will begin working towards a business model based on working primarily with referrals only. The truth is that this is how I have come to work with the majority of you already. There is also no doubt that I do my best work with referrals, and that this is where I bring the most value to the table. I would like to focus my time and energy looking *after* clients – not looking *for* clients.

I look forward to sitting down with all of you over the course of this beautiful Fall season to further discuss the implementation of these elements, as promised in my ongoing commitment to "**Helping you live comfortably – today and tomorrow.**" I'll be in touch soon!

With A Smile,

Will



NEW REFERRAL PROGRAM!

*As indicated in this newsletter's editorial,
I look forward to building my practice
solely on referrals!*

To this end, we are currently developing a new and improved referral program that will run consistently throughout the year and will demonstrate my gratitude to everyone who sends a friend, family member, colleague or neighbour my way.

Watch for more details in a future email!!!

*Who do you know that you could help 'live comfortably'
simply by introducing me?*

*It's a crazy world out there
these days... Keep up to date
with annual reviews!*



UPCOMING EVENTS

October 18, 2010
"Coffee and Conversation"
Upcoming Changes to the CPP
Coffee Cravings, Napanee
Just Drop In!
anytime between
10 and 11:30 am

October 21, 2010
Napanee Chamber of Commerce
Small Business Forum
Napanee Lions Hall
6 to 9 pm

October 23, 2010
Childbirth Kingston
Fall Sale and Family Fair
Portsmouth Olympic Harbour
9 am to 2 pm

"If you go to work on your goals, your goals will go to work on you. If you go to work on your plan, your plan will go to work on you. Whatever good things we build end up building us."

Jim Rohn

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**"Many of life's failures are
people who did not realize how
close they were to success
when they gave up."**

Thomas A. Edison