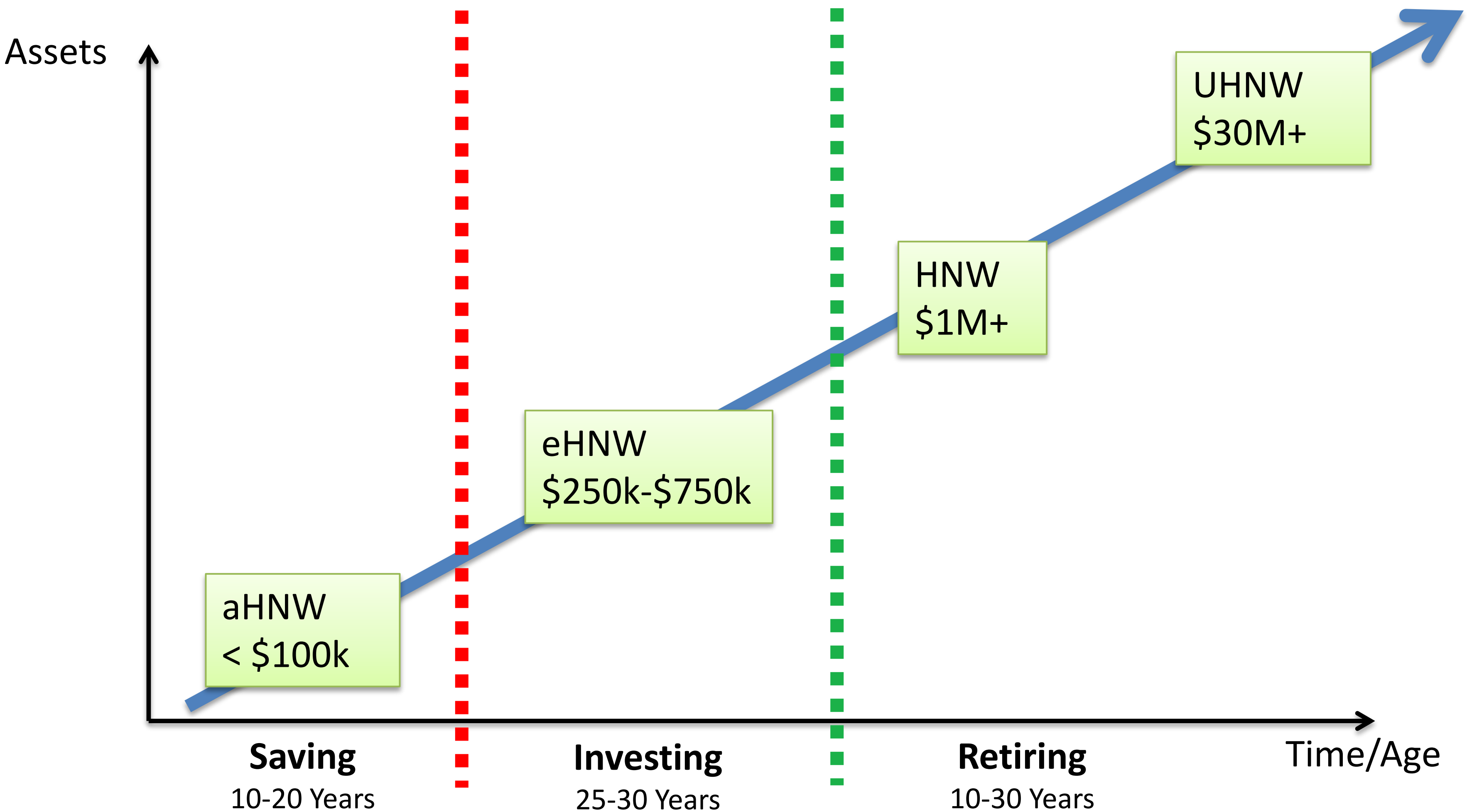
TWP | Trusted Wealth Professionals

HNW Canadian Investors

a=aspiring e=emerging U=ultra



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Canadian Investors Course

www.TrustedWealthProfessionals.com

Session	Topic Main Session	Time	Topic Commentary	Time
0	Introduction	12:19	No Commentary	N/A
1	Income Investing Short Term	11:36	Home Capital + Interest Rates	4:14
2	Income Investing Medium Long Terms	15:28	Bond Market Danger + Rate Reset Preferred's	7:42
3	Introduction to Equities	19:46	Yield Curve	5:35
4	Finding Stocks to Buy or Sell	30:07	RBI: Rules Based Investing from 1929 -> Present	11:29
5	The Economic Cycle	10:25	More on Yield Curve	2:56
6	Simple Financial Plan	11:29	Phil + Anne Rate of Return's + Financial Planners	9:05
7	Financial Planning Continued	37:46	Session 6 Commentary Repeated	9:05
8	The Investment Industry Overview	7:27	Seg Funds + CRM2	8:07
9	The Investment Industry Product & Fees	11:08	Financial Planners	6:48
10	Packaged Investment Product	19:00	Mutual Funds: Diversification + Fees	5:51
11	Packaged Investment Product Continued	20:23	Fee-Based: Portfolio Solutions	5:42
12	Options	16:00	1/3/1/3/1/3 Portfolio + Income Stream	6:56
13	Portfolio Construction	12:01	Full + Complete Asset Allocation Program	4:52
14	Investment Strategies	4:05	Bad Target Date Funds	7:10
15	Rules Based Investing	14:04	Ingrid + Joe: RBI-Portfolio + C.A.P.E. + Crosses	9:01
16	Measurements	7:27	A few more Measurement charts	7:02
17	Psychology	16:00	Euphoric Charts	10:26

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Canadian Investors Course

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CIC Course was built by IIROC professionals answering questions from 600+ Canadian Investors over 6 years; mainly Female aged 45 to 75. Includes over 6 Hours of Voice Narration, and 400 PDF pages (estimated).

6	Simple Financial Plan
7	Financial Planning Continued
8	The Investment Industry Overview
9	The Investment Industry Product & Fees
10	Packaged Investment Product
11	Packaged Investment Product Continued

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CIC Course Index + Session Times

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The complete CIC Course, in PDF format can be downloaded from the TWP Resources tab You are welcome to print the PDFs, and follow along with the Voice Narration, on YouTube as often as you like. There is no exam and you may share links and PDF files with family, friends and accountant(s). Plus there are **no Fees** for the CIC Course and **no Advertising/Pop-Ups**.

OSC Ontario Securities Commission | Get Smarter About Money.ca

Investing basics

Government of Canada | Gouvernement du Canada

Financial Consumer Agency of Canada

Goal 1 Manage money and debt wisely | Goal 2 Plan and save for the future | Goal 3 Prevent and protect against fraud and financial abuse

Prosper Canada

Co-founded with Prosper Canada in 2010, the **TD Financial Literacy Grant Fund** awarded $10.4 million in grants to 139 community organizations across Canada for community financial literacy education.

CSI Canadian Securities Institute

Moody's Analytics Training & Certification Services

CANADIAN SECURITIES COURSE (CSC®) FOR INVESTORS*

Investment Licensing

Securities Licensed

Governed by IIROC: Investment Industry Regulatory Organization of Canada

- Thorough Financial Plans
- Stocks
- Bonds
- ETFs
- Quant Funds (In-House)
- -Rate Reset Preferred shares
- GICs
- Options
- Mutual Funds (Specialty; F-Class)
- All Products (in general)

Insurance/LIFE Licensed

Generally Proprietary Mutual Funds. Often Expensive.

Mutual Fund Licensed

Generally Embedded Commissions.

Financial Planners – NOT Licensed

Note: From the viewpoint of the aHNW and eHNW Canadians.

CIC Course

Session 8 : Investment Industry
Session 9: Products & Fees
Session 10: Packaged Products
Session 11: Session 10 continued

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IIROC-- Highest Level of Licensing, Certification, and Compliance.

Trusted Wealth Professionals

1. Comprehensive Wealth Management;
Full-Service with Tax, Estate and Legal guidance
2. Style can be **Buy&Rule** (Rules-Based-Investing)
3. All products – GICs, ETFs, stocks, bonds, PPN’s, Rate-Reset Pref’s, specialty mutual funds (F-Class), **Term & Permanent Life-Insurance**, FX, etc …
4. Includes a complete Financial Plan

Regular Advisors

As above but favouring Buy&Hold approach

‘Proprietary Product’ Advisors

Typically sell expensive Packaged Products favouring Buy&Hold

Robo-Advisors

Acceptable for aspiring HNW

Insurance

Prefer to sell expensive ‘Seg’ Funds

Discount Brokers

For DIYers

MFDA

Typically sell high-MER Mutual Funds

Financial Planners

Fee-only planners are great – but you cannot deduct their fees

Investment Licensing

Governed by IIROC: Investment Industry Regulatory Organization of Canada

Trusted Wealth Professional

Buy & Rule ®

Regular Advisor

Buy & Hold

‘Downtown’ Advisor

Generally Proprietary Mutual Funds. Often Expensive.

‘Bad’ Advisor

Blog: Coming Soon

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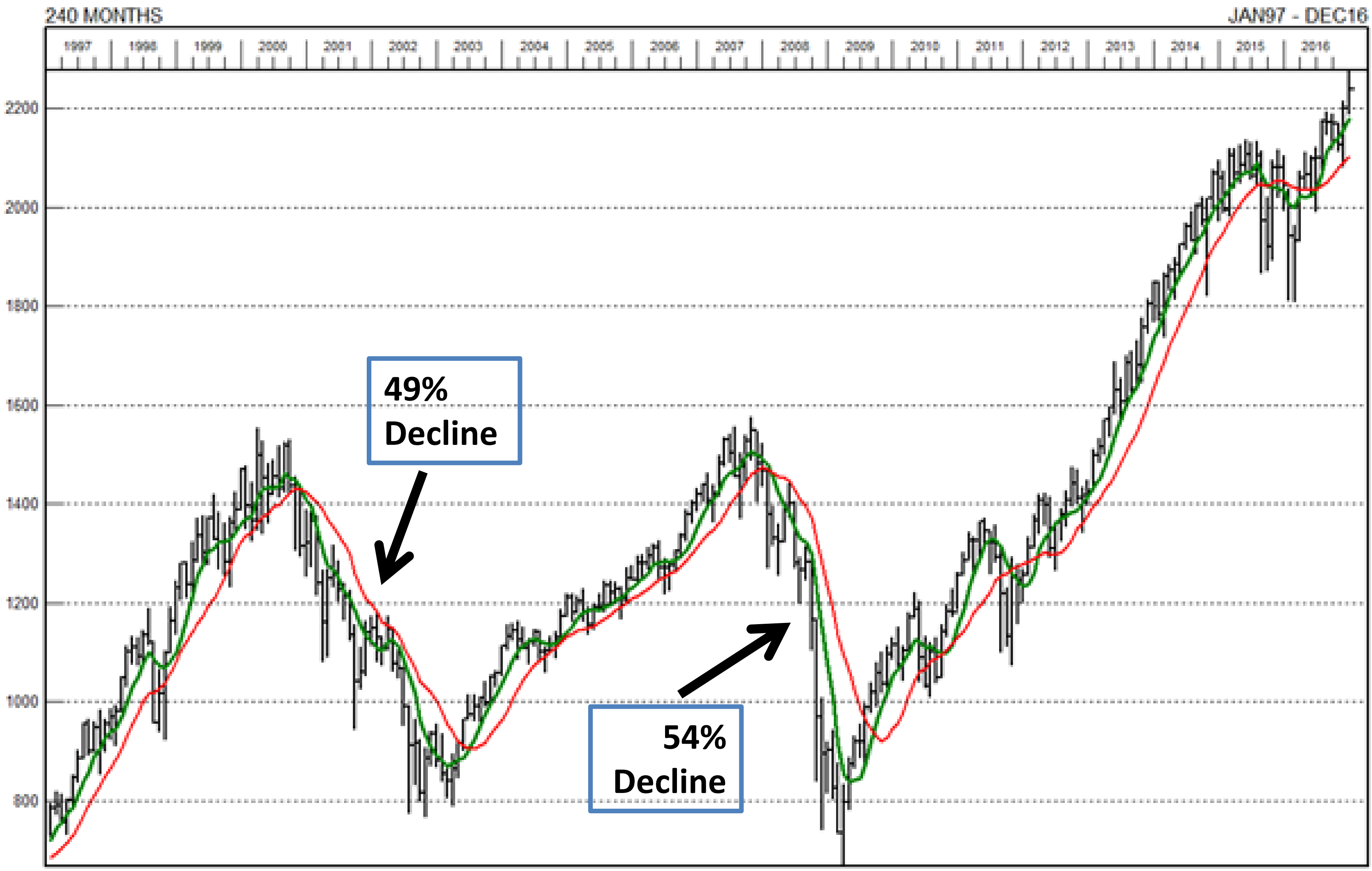
S&P 500 COMPOSITE



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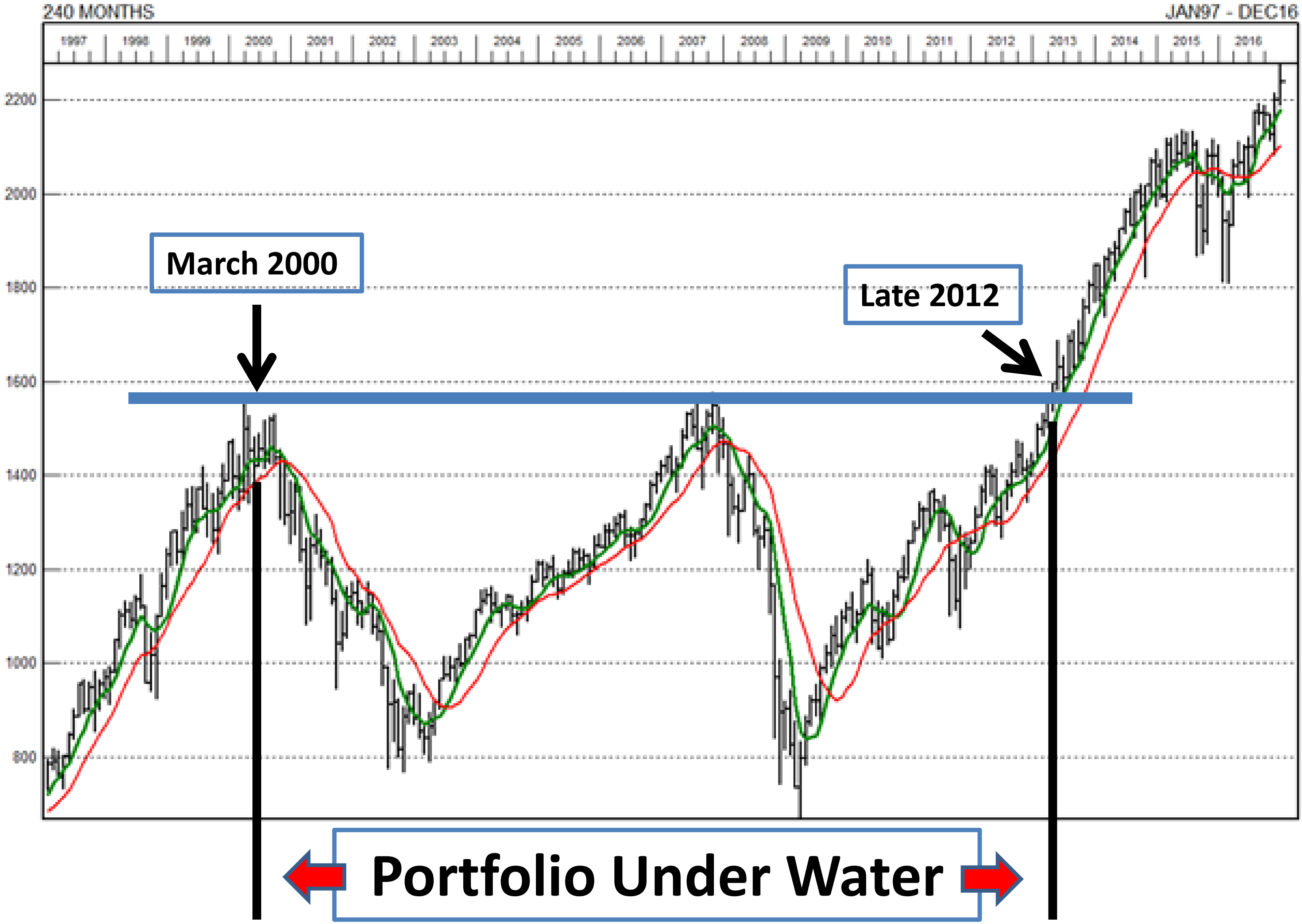
S&P 500 COMPOSITE



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Trusted Wealth Professionals

IIROC Licensed

Offerings: Complete *Financial Plan*,
Estate + Tax Guidance,
ALL Investment Products and Services +
Insurance, and
Investment Style = **Buy&Rule** ®

Note: There are Good Buy&Hold IIROC Advisors
Caution: 'Bad Advisors'

Robo-Advisor
Utilizing **ETFs**

$1,000,000

$250,000

$100,000

$22,000

$1,000

All Investment Products, Services and Styles

Fee-Only Financial Planners
Caution: **Financial Planners** who share in the Investment Asset Commissions (ie. Beeps) ☹

Note: From the viewpoint of the aHNW and eHNW Canadians.