

# Choose to be worry-free.

Let us show you how.



Polson  
Bourbonniere  
Derby  
  
WEALTH MANAGEMENT

**iA**   
Private Wealth™

There are enough things in life to worry about.  
Money doesn't have to be one of them. Choose  
to be worry-free.

Let us show you how.



# Will your retirement be all you want it to be?

After all, that's what planning for your retirement comes down to. And at Polson Bourbonniere Derby Wealth Management, we can help you emphatically answer "Yes."

That's because we've built a reputation as one of Canada's premier advisory teams specializing in retirement income planning by staying focused on achieving our clients' goals, protecting their wealth and supporting them through all the stages of retirement.

Let us show you how.

Whether your retirement is in 20 years, just around the corner or in full swing, a successful worry-free retirement experience can be achieved through a handful of key principles:

- Understand your personal, financial and lifestyle goals
- Develop and adhere to a comprehensive financial plan
- Make investment decisions that fulfill the needs of the financial plan
- Use investment strategies based on evidence rather than prediction
- Keep investment costs low and transparent
- Diversify responsibly.

Just ask our clients and their families. They'll tell you we're always there, every step of the way, assisting with the transition to the next stage in their lives – when to retire, how to retire, even redefining retirement if the traditional definition doesn't quite suit them.

A close working relationship with Polson Bourbonniere Derby Wealth Management provides you with the confidence you need to set your life plans in motion and prepare for the retirement you deserve.







## A six-step process to plan for the future you deserve.

To help get us started thinking about your future and understanding your specific needs and objectives, you'll sit down for a one-on-one session with one of our financial planners. Together, we'll kick off our unique and proven six-step financial planning process, which forms the foundation of The Worry-Free Retirement Experience.™



We'll ask questions like:

- Whether or not you've retired and what are your goals for the future?
- What would have to happen for you to have peace of mind and realize your dreams?
- What are the most important worries and opportunities – financial, personal, business – that you face right now?
- What strengths do you have that can help you achieve your goals?

Once you've completed the six steps outlined on the next page, you'll have a comprehensive financial plan in place. With it, you'll know:

- You won't run out of income
- You'll be prepared for any financial emergency
- You'll pay less tax
- You'll have an estate plan in place that matches your wishes.



In short, you'll already be well on your way to experiencing retirement the way you've always hoped it would be.



### **Your situation**

We help you assess your current situation. What's worrying you? What are you excited about?

### **Your vision**

We help you develop a vision of what you really want – financially and personally.

### **Our analysis**

We thoroughly review and analyze your financial situation and its implications for the future, then develop a plan based on your objectives.

### **Team builder**

We pull together a team of experts and specialists who will work together to help you achieve your goals.

### **Implementation**

Our team of professionals will help you immediately implement your plan.

### **Review session**

We conduct regular reviews to evaluate your progress and ensure you meet your goals.

# Our down-to-earth philosophy:

## Invest, don't speculate.

Here's something most professional money managers – “active” managers as they are called – won't tell you: over time, very few of them outperform the market, net of fees. In spite of this, they and many investors still believe or hope they can predict and beat the market. Most of the time, they won't and then what happens to your investments?

At Polson Bourbonniere Derby Wealth Management, we have a better way, one that enhances investment performance without unduly risking our clients' hard-earned savings. It's an investment approach based on four pillars – asset mix, fees, transactions and taxes – and it's the key to retiring without being concerned about your money.

### **Asset mix**

Studies show that your asset mix – how your investments are allocated among stocks, bonds, cash, real estate or other assets – is responsible for most of your portfolio's performance.

Since there's virtually no way to predict how each asset class will perform year to year, a broad diversification of assets according to your personal tolerance for risk is the best way to increase performance and control short-term volatility. A strategically diversified global portfolio can prevent short-term reactions to unforeseeable market events, in particular asset classes or geographic regions, and increase returns over the long term.

### **Fees**

At Polson Bourbonniere Derby Wealth Management, we have always focused on net returns – the

returns our clients actually get to keep. Over longer periods, high costs like management fees, commissions, taxes and trading costs can diminish wealth accumulation in your portfolio.

New regulations require disclosure of fees and commissions embedded in financial products like bonds, mutual funds and Exchange-Traded Funds. We believe this kind of transparency is a great thing for investors.

### **Transactions**

Having a solid, well thought-out plan and adhering to it allows you to avoid common mistakes like trying to time purchases, chasing hot stocks or funds or attempting to forecast winners. Long-term focus, discipline and a personalized investment strategy are the surest way to grow your money worry free.

### **Taxes**

Significant investment returns eroded by excessive tax are as corrosive as poor investment performance alone. Investors in Canada face a range of income tax rates on investment returns from zero in a Tax Free Savings Account to over 50% for income subject to Old Age Security clawback tax at the higher levels. The timing of a tax can also alter its impact. At Polson Bourbonniere Financial, we recognize that tax efficiency is an important component of investment success and we make every effort to maximize tax savings.



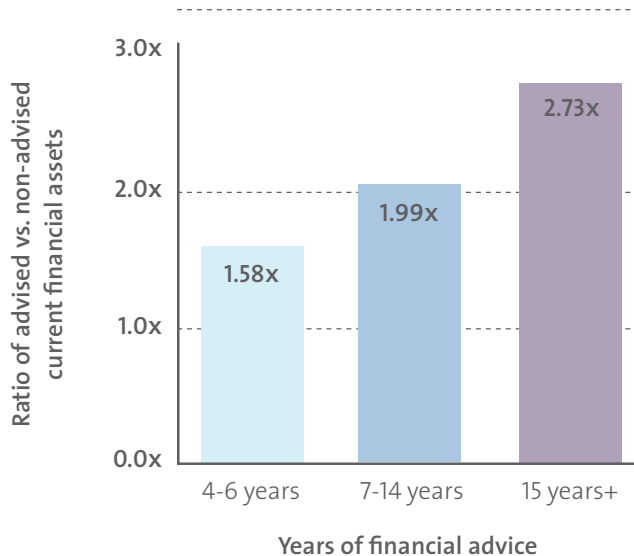
# The role of advice.

Research by IFIC (Investment Fund Institute of Canada) reveals that:

- Advised households have substantially higher investable assets than non-advised households, regardless of income level
- Advisors help individuals choose the right investments and plans to optimize financial outcomes for their own unique circumstances
- Advisors help investors choose the right asset mix for their specific circumstances, objectives and risk tolerance

IFIC - The Value of Advice Report, 2012

## Financial Asset Growth



CIRANO, The Value of Advice (2015)

Other studies have also confirmed the positive and significant impact of advice on the growth of financial assets – something that cannot be explained by asset performance alone.





# The difference working with a certified professional can make.

A CERTIFIED FINANCIAL PLANNER® (CFP®) professional plays a number of important roles in the life of an investor – we simplify your life, design an investment or retirement plan that meets your goals without needless complexity and we help prevent bad investing.

## Consider the following from a study by the Financial Planning Standards Council:

Canadians who work with a CFP® professional are more likely to report that their financial affairs are on track than those dealing with non-certified planners

**78%** vs **54%**

More Canadians who work with a CFP® professional believe that financial planning has helped them have greater peace of mind than those working with a non-certified planner

**73%** vs **63%**

More Canadians who engage a CFP® professional believe they are closer to achieving their life goals as a result of planning than those working with a non-certified planner

**70%** vs **61%**

Financial Planning Standards Council, "The Value of Financial Planning", 2013

■ With a CFP® ■ With a non-certified planner

At Polson Bourbonniere Derby Wealth Management, we pride ourselves on being CFP® professionals. We provide a range of services that help you stay on track with your financial affairs, on track to save, and on track to retire, while at the same time dealing with the bumps in life, and living for today.

# Your wealth management team.

Our team of professionals is entirely dedicated to making investors' lives easier. A multi-generational group with advisors in their 30s, 40s, 50s and 60s, we understand first-hand the various life stages our clients experience because we are experiencing those stages too. At Polson Bourbonniere Derby Wealth Management, we are committed to ongoing professional development and have attained many industry designations as a result. And we actively participate in a variety of industry organizations, including the Financial Planning Standards Council and the Conference for Advanced Life Underwriting.

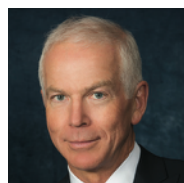
For more than 25 years, we have focused on alleviating the stress of financial planning for our clients. This long standing approach has garnered respect within the industry and media and resulted in an enviable reputation as a source of financial expertise, particularly with regard to retirement income planning.



**Ruth Ashton**  
CERTIFIED FINANCIAL PLANNER®  
Investment Advisor<sup>1</sup>  
Insurance Advisor<sup>2</sup>



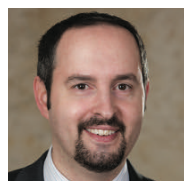
**Michael Derby, CIM®, PFP®**  
**CEA, RIS**  
Investment Advisor<sup>1</sup>  
Insurance Advisor<sup>2</sup>



**Paul Bourbonniere,**  
**CIM®, CLU, CH.F.C., CEA, CHS**  
CERTIFIED FINANCIAL PLANNER®  
Investment Advisor<sup>1</sup>  
Insurance Advisor<sup>2</sup>



**Greg Pike, PFP®**  
Investment Advisor<sup>1</sup>  
Insurance Advisor<sup>2</sup>



**Cory Bruner, CFA®**  
CERTIFIED FINANCIAL PLANNER®  
Associate Investment  
Advisor



**Derek Polson, CEA**  
CERTIFIED FINANCIAL PLANNER®  
Investment Advisor<sup>1</sup>  
Insurance Advisor<sup>2</sup>

<sup>1</sup> iA Private Wealth

<sup>2</sup> iA Private Wealth Insurance\*

**CLU:** Chartered Life Underwriter; **CH.F.C:** Chartered Financial Consultant; **PFP:** Personal Financial Planner  
**CIM:** Chartered Investment Manager; **CEA:** Certified Executor Advisor; **CHS:** Certified Health Insurance Specialist; **RIS:** Responsible Investment Specialist; **CFA:** Chartered Financial Analyst; **iAPW:** iA Private Wealth



## A few words from our clients.

“ Michael truly cares about his clients and through his excellent management of our wealth planning, I have the peace of mind knowing that my family and myself have a very bright and positive financial future.” – Phil H.

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“ Ruth helped me understand about market growth and how different funds worked and took the time to personalize an investment plan that worked best for me. Thanks to Ruth I feel very optimistic about my future and am secure in knowing I will never outlive my finances.” – Kathy S.

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“ I can say with certainty that Ruth stands out as the best investment mind I’ve ever dealt with over my 40+ years I’ve been investing money. Ruth is responsive, always available and her office runs like a well-oiled machine.” – Stuart P.

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“ I don’t spend any time worrying about my financial future because I know good people are helping me make smart decisions and that is an incredible feeling to have.” – David H.

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“ Derek’s input has always been proactive, thoughtful and balanced in terms of both financial matters and personal aspects, adding value with wills and estate and tax planning. Our experience with Derek and PBD truly has been a worry-free experience.” Tara S.

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“ Derek advises us according to our goals and like a captain of a ship guides us through any fog we may encounter. He has an innate ability to explain concepts, breaking down what may be difficult to comprehend to smaller components quite understandable to us seniors.” – Barb R.

# Go the distance with strong financial planning from Polson Bourbonniere Derby Wealth Management.

In recent years, the traditional age of retirement has undergone a radical change. While some people have chosen “early” retirement, many are continuing to work in some capacity – even changing careers altogether – until much later in life. When you combine this with ever-increasing life expectancies, it’s safe to say that you could easily have one-third of a very full life ahead of you when you retire. So it’s more important than ever to make sure you have an investment strategy that can go the distance.

At Polson Bourbonniere Derby Wealth Management, we’ve redefined the typical financial planning process, relieving your fears and uncertainties and giving you the confidence to forge ahead.

**Talk to a member of our financial planning team today and let’s achieve your life goals with a worry-free retirement experience that’s right for you.**



Polson Bourbonniere Derby Wealth Management is a personal trade name of Paul Bourbonniere, Derek Polson, and Michael Derby.

\*Insurance products are provided through iA Private Wealth Insurance, which is a trade name of PPI Management Inc. Only products and services offered through iA Private Wealth Inc. are covered by the Canadian Investor Protection Fund.

iA Private Wealth Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada.  
iA Private Wealth is a trademark and business name under which iA Private Wealth Inc. operates.