

Value of advice

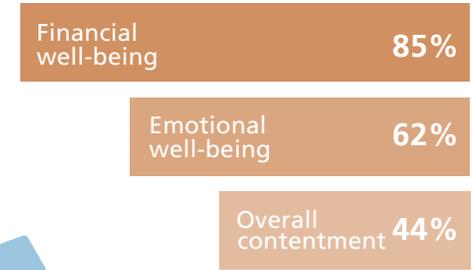
Credential

Getting to your financial goals is easier with a little help

Canadians admit to money being their greatest stress:

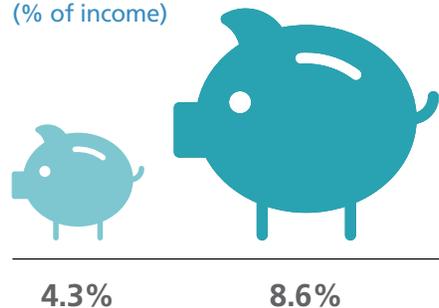


Investors with comprehensive financial plans reported higher levels of well-being:



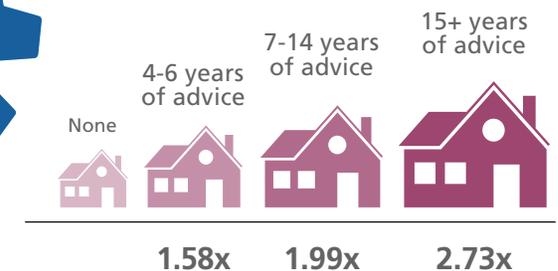
Advised households save twice as much as non-advised households:

(% of income)



The value of advice increases over time:

(difference in household financial assets attributable to financial advice)



*Using borrowed money to finance the purchase of securities involves greater risk than purchasing using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines. Mutual funds, other securities and securities related financial planning services are offered through Credential Securities, a division of Credential Qtrade Securities Inc. Credential Securities is a registered mark owned by Aviso Wealth Inc. Mutual funds and related financial planning services are offered through Credential Asset Management Inc. Financial planning services are available only from advisors who hold financial planning accreditation from applicable regulatory authorities. Published 02/20