PREMIER
Financial Planning Services

## Why do Business with Us?

Since 1989, we have dedicated ourselves to being the organization our clients turn to whenever they have a significant decision to make.

Over that time we have developed a set of values that we continue to uphold.  They are:

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| **Confidentiality** | We practice an absolute, complete and non-negotiable commitment to confidentiality. |
| **Financial Planning is crucial to your success.** | Our experience shows that decisions made within the context of a financial plan generate better results. We provide information to demonstrate the implications of your decisions made to date and the implications of making changes.  We do this in order that you can make a fully informed decision. |
| **Simplicity** | We will use simple terminology and simple diagrams whenever possible to increase our clients' understanding of the ideas and strategies we present. |
| **Full disclosure** | We will use Letters of Engagement, Disclosures and Investment Policy Statements to ensure all parties clearly understand what they are agreeing to and are mutually accountable for their parts. |
| **Delivering the right advice** | We will advise you to pursue strategies that are purely in your best interests.  Sometimes this means disagreeing with an idea you may have, or delivering advice that is not easy to hear.  Having said that, we recognize that this is your financial future and you are entitled to pursue whatever strategies you desire. |
| **Loyalty** | Our existing clients have earned our loyalty and will always be given a priority for our time and attention over potential clients. |

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| **Listening to our clients** | What you want is important to us. Some of our best ideas have come from asking our clients for their feedback and suggestions. We will continue to do so periodically. |
| **Proven Products and Services** | We do not test products and services on our clients. We require a minimum 3 year track record from any product or service we recommend. |
| **Having Fun** | We will endeavour wherever possible to provide our advice in a professional, yet engaging style. |
| **Continuous Learning** | We commit to learning and educational opportunities in excess of those required by our designations and registrations. |
| **Minimizing Risk** | We will advise each client to take the minimum amount of risk whereby they are still expected to achieve their goals. |
| **Equal Participation** | We believe that the best arrangement is one whereby our clients willingly exchange information with us that may affect their financial plans. We can only provide recommendations equal to the quality of information they are based on. |
| **Practice what we preach** | We enjoy the freedoms that have come from following the same advice we give our clients. |

By adhering to these values, we have helped countless clients improve their financial circumstances and relieved a lot of stress.

If you share these values, then we are likely a good match for one another. Thank you for your interest.

Jacquie

Jacquie Skinner, BA, CFP, R.F.P., CFDS

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