

Isn't it time you got a real and unbiased second opinion?

“To solve any problem, here are three questions to ask yourself: First, what could I do? Second, what could I read? And third, who could I ask?”

Jim Rohn

Perhaps you have a chequing account with a big bank, and maybe even a credit card or two. But is a bank the best place to get objective investment advice? The best interest rate for your savings? Insurance products with you in mind? Is your bank the best place to finance your home? Your bank is not your only choice. **Here's why it's important to look** beyond your bank for financial solutions.

When you deal with the big banks, do you **feel as if you're not getting the whole story? You're probably right about that.**

Banks are in the business of selling their proprietary products and making money from you—rather than for you. Inherent in **a bank's approach is its own self interest.**

Profitability is a good thing if a business also takes care of its clients. But with the big banks, transparency and client value are the exception rather than the rule.

I hear many stories about this. Here are just two examples.

Sign here—ask no questions

A client's bank contacted her to say congratulations! Her stellar credit rating qualified her to reduce the interest rate on her line of credit. She just needed to come in and sign.

Luckily, she carefully read the papers over. Though no bank employee explained it, what the bank was offering was a home equity credit line. Her home was collateral and she was required to maintain a certain debt level to keep the preferred interest rate. Feeling manipulated, she walked out and refused the arrangement.

A bank hold up—in reverse

A couple needed additional financing to renovate their home. Their bank approved the loan—but only if they moved their **entire investment portfolio to the bank's advisory service.** Thinking they didn't have any other options, they signed.

You do have choices

Do you feel you're being held up by your bank? Insist on a truly objective and **independent second opinion.** Whether it's home financing, investing or insurance, your bank is far from your only choice.

Perfect Timing Financial

- Pre-screened products
- Diverse supplier network
- Continual monitoring
- Tailored support as you grow

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About Paul

Since 1990, Paul D. Shirer, President and CEO of Perfect Timing Financial, has excelled as a personal finance expert helping families simplify and allocate their personal resources. A passionate consumer advocate, Paul creates comprehensive, customized financial plans and provides independent advice on investments and insurance. Paul holds a B.Comm. in finance along with various industry licensing accreditations. As part of his commitment to excellence, Paul attends numerous industry seminars and conferences annually while promoting a strong focus on health and fitness. Paul has competitively completed five international marathons and a multitude of half-marathon, 10km, 8km and 5km running events.



Isn't it time you got a real and unbiased second opinion?

— continue



A team approach

Successful investors understand the value of objective advice.

Instead of learning everything yourself, consider viewing your investments as a process that can be enhanced through a trusted partnership.

Work with a trusted, knowledgeable advisor to attain your financial goals.

Share your experience with family and friends.

What's on your mind?

- Do we provide referrals for mortgage options and advice?
- Can we provide competitive high interest savings accounts or GICs?
- Can we help with any life change that has a financial component?

(answer: yes)



Research that saves you time

Who has the time to go line-by-line comparing contracts and product features? We do.

In fact, we make it our business to know the **best products out there, and it's our clients** who benefit.

An objective sounding board

Independent advisors are free to offer clients the best financial solutions in the marketplace. **We're often asked to act as a sounding board and second opinion, especially as clients work through major financial decisions.** This is what we do.

More than investments

Are you ready to look beyond your bank? Would you like an objective, unbiased

opinion to support your next move?

We offer personal service and experience that can grow with you.

Call us with your questions on:

- Investments
- Insurance
- Mortgage options
- Estate planning

Time for a detailed financial review? Get your New Year (financial) plan in order before the holiday and tax season **rush. We'd be delighted to help you** make your resolutions a reality.

About this newsletter

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