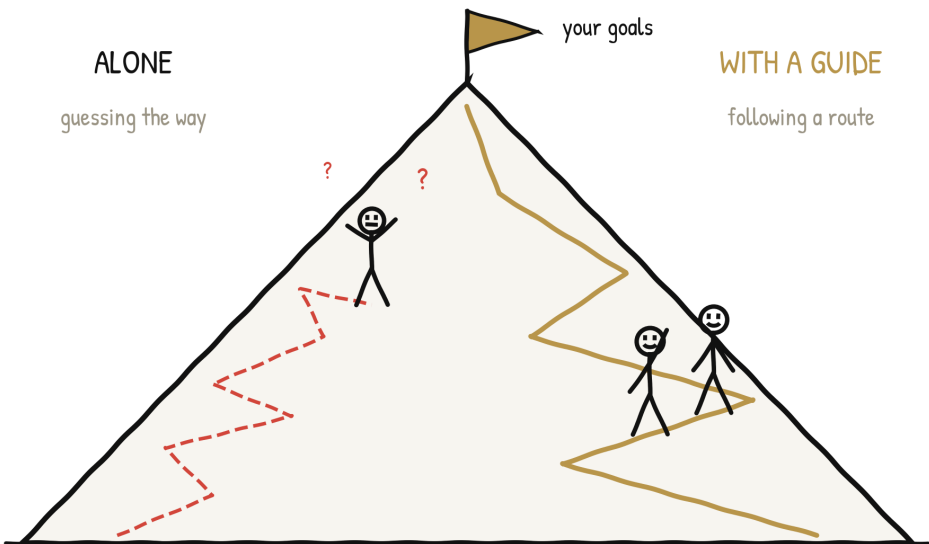


Nobody Builds Wealth Alone

What a financial advisor really does, what working with one looks like, and why the people who plan tend to end up further ahead.



Franklyn Marshall

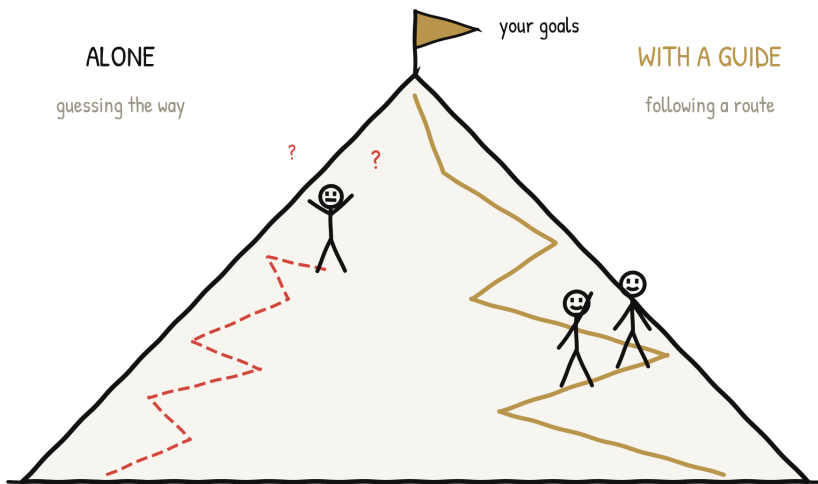
Licensed Advisor, Ontario · FSRA #22207349 · ClearestFinances

BEFORE WE START

Why do we want money?

Most people say they want more money. Push a little further and the real answers come out: to never feel trapped in a job. To give your kids a better start than you had. To help your parents. To walk into a room and not feel behind.

Those aren't money goals. They're values. Money is just the tool you use to live by them, and the bigger the goal, the less sense it makes to build it by guessing.



Same mountain. One climber is guessing. The other has a route.

Nobody climbs a big mountain alone on their first try. Yet most people try to build wealth exactly that way.

“Someone’s sitting in the shade today because someone planted a tree a long time ago.”

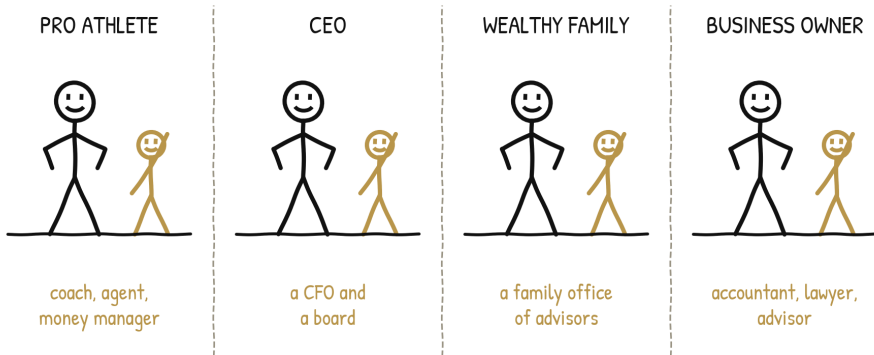
WARREN BUFFETT

CHAPTER 1

The people you look up to don't do it alone

Think about the people you admire most for what they've built. The athlete at the top of their sport. The founder whose company you use every day. The family that has kept its wealth for three generations.

None of them do it alone. The talent is theirs. The team around them is what keeps it.



Talent builds it. A team keeps it.

The best athlete in the world still has a coach, because nobody can see their own blind spots. Every serious company has a CFO whose whole job is money. Wealthy families build “family offices”: a team of advisors whose only job is the family’s money. Business owners lean on an accountant, a lawyer and an advisor.

People with the most money don't manage it less. They get more help managing it.

You don't need a family office. But the idea behind it, someone whose job is to look at your whole financial life, works at every income level.

CHAPTER 2

What a financial advisor actually looks like

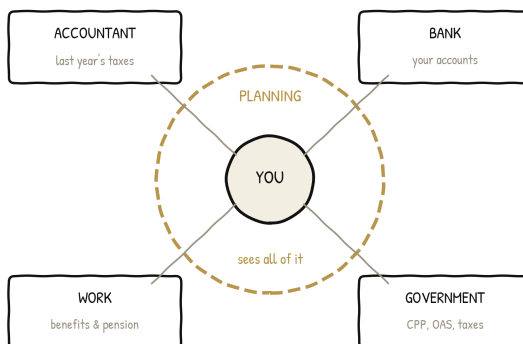
Picture a financial advisor and you might imagine a salesperson in a suit, or someone shouting about stocks on TV. A good advisor is neither.

What an advisor is not

- **Not a stock picker** promising to beat the market.
- **Not only for the wealthy.** Most people who need a plan are still building.
- **Not a replacement** for your accountant or your lawyer.

What a good advisor is

- **A planner:** sees the whole picture and puts it in order.
- **A coach:** keeps you steady when the news is loud.
- **A translator:** turns RRSP, TFSA, RESP, CPP and insurance into plain English.
- **A second set of eyes:** someone whose job is to ask “what if?” before life does.

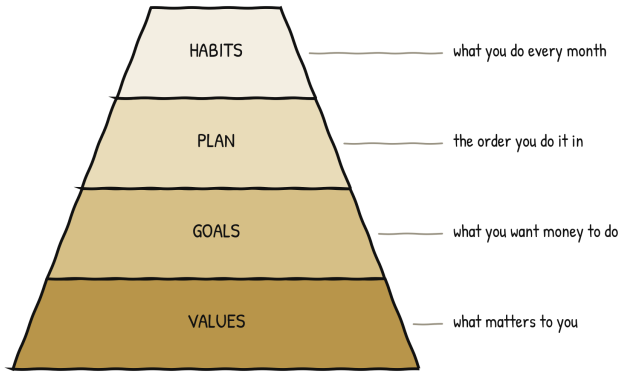


Everyone sees one piece. Planning connects them.

CHAPTER 3

Your money morals

Before any product or account, there's a simpler question: what do you believe about money? Your money morals are the few rules you decide to live by, so every decision after that gets easier.



Build from the bottom. Values first, habits last.

Five money morals worth borrowing

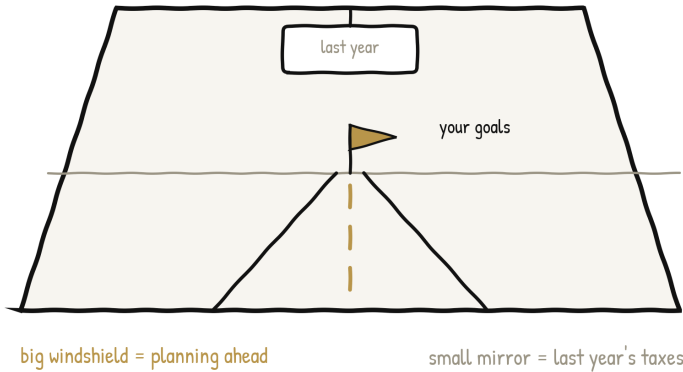
- **Pay yourself first.** Saving is a bill you owe your future self, paid before anything else.
- **Protect before you grow.** A plan that one bad event can erase isn't a plan yet.
- **Spend on purpose.** Spend freely on what you value, and cut back on what you don't.
- **Long-term over loud.** The loudest idea online is rarely the one that builds wealth.
- **Leave it better.** Build something your family can keep, not just something you can spend.

When your money matches your values, saying no gets easy.

CHAPTER 4

Planning means looking forward

Your tax return tells you what happened last year. It matters, but it's the rear-view mirror. Planning is the windshield: where you're going, and what's coming down the road.



You can't drive by the mirror alone.

A plan answers the questions a tax return can't:

- Which account should the next dollar go in?
- What happens if an income stops for six months?
- When can you afford to slow down?
- What does your family keep if something happens to you?

None of these need a perfect answer today. They need an answer written down, and someone to revisit it with you as life changes.

"A goal without a plan is just a wish."

COMMON SAYING

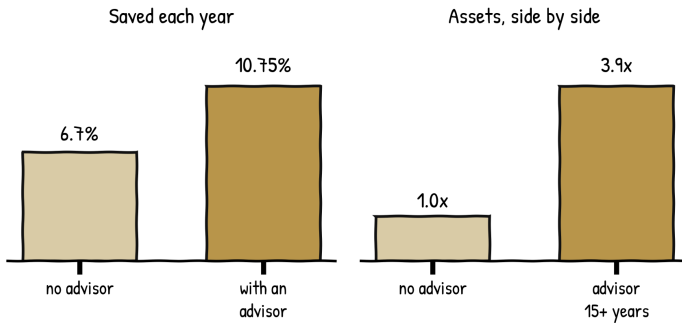
CHAPTER 5

Why people who plan tend to end up with more

This isn't about an advisor finding a magic investment. The difference comes from four plain things that are hard to do alone.

1. Saving more, consistently

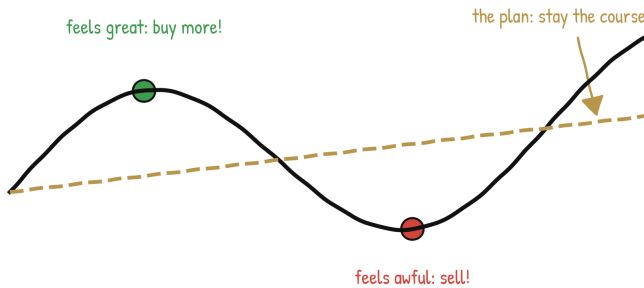
A Canadian study by CIRANO found households with an advisor saved about **10.75%** of their income each year, compared with **6.7%** for households without one. Households that had worked with an advisor for **15 years or more** had about **3.9 times** the financial assets of comparable households without one.



CIRANO, The Gamma Factor and the Value of Financial Advice (2016). Averages for the households studied.

The researchers pointed to two reasons: a higher savings rate, and the discipline to stay invested through the ups and downs.

2. Staying the course



Emotions buy high and sell low. A plan doesn't.

Most people don't lose money because they picked the wrong investment. They lose it by selling when it feels awful and buying back when it feels great. Vanguard's Advisor's Alpha research ranks behavioural coaching, helping people stick to their plan, among the most valuable things an advisor does. It estimates that following its best practices can add up to about 3% in net returns, and notes that the value is uneven: it shows up most in hard years, not every year.

3. The right order

Which account first, which account to draw from first, and when. Same money, different order, different tax bill.

4. Protection

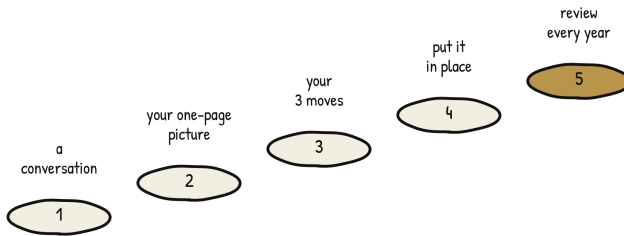
A household that's protected doesn't have to cash out its investments when someone gets sick or an income stops. The growth gets to keep growing.

An advisor doesn't make the market go up. A good one helps make sure you're still in it when it does.

CHAPTER 6

What working together looks like

Working with an advisor shouldn't feel like being sold to. Here's what it looks like with me.



One step at a time, at your pace.

- **1. A conversation.** A complimentary Clarity Session, 30 minutes by phone or video. You talk, I listen and ask questions.
- **2. Your One-Page Picture.** What you have, owe and earn, on one page. You leave the session with it.
- **3. Your 3 Moves.** Within 24 hours, the three moves that matter most, in writing.
- **4. Put it in place.** Only what you choose, when you're ready.
- **5. Review every year.** Life changes. The plan should too.

How to choose any advisor, even if it isn't me

- **Are they licensed,** and for what? Ask to see it. In Ontario, insurance licences can be checked with FSRA.
- **How are they paid?** A good advisor tells you plainly.
- **Do they ask about your goals** before they talk about products?
- **Will they put recommendations in writing?**
- **Will they tell you when the answer is "do nothing"?**

“The right advisor doesn’t give you more to worry about. They give you fewer things to guess about.”

FRANKLYN MARSHALL, CLEARESTFINANCES

THANK YOU FOR READING

Every plan starts with a conversation.

You’ve seen what an advisor really does, what your money morals are, and why the people who plan tend to end up further ahead. When you’re ready, the first conversation is complimentary. I look forward to working with you and helping you build a plan around what matters most to you.

Conversation creates clarity.
Clarity creates confidence.
Confidence produces results.

Franklyn Marshall

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