



## **PERLER WEALTH MANAGEMENT PROCESS**

*Provided by Harry Perler and David Olejnik*

When you choose to work with Perler Financial Group you will enjoy the multitude of benefits that come from working with a full-service wealth management firm. Our mission is to add value for you and your family through integrated financial planning and investment management.

Our financial planning process begins with a thorough understanding of your current situation and by identifying your goals and objectives. Once we've done that we will provide you with a map for your financial future that is to be revisited regularly and modified as needed. Having your financial plan updated on a regular basis is a proven method to ensure that you stay on the necessary path in order to reach your goals. Once you are comfortable with your financial plan we can begin implementing recommendations that will help you realize the goals that have been set.

Depending on your situation, our recommendations will focus on four key areas; investment management, risk management, tax planning, and estate planning. Investment management recommendations will flow from a proper investment policy statement. The purpose of an investment policy statement is to help set a clear expectation for what your portfolio's long-term average rate of return should be and also how much volatility you might expect over a shorter period of time in pursuit of the identified long-term average return. In developing your investment policy we will consider your tolerance for investment risk along with the rate of return that your financial plan identifies that you need to get in order to meet your retirement cash flow goals. Your investment policy statement will also provide you a detailed picture of what your portfolio's asset allocation parameters will be. We will identify the ratio of how much fixed income to equity your portfolio ideally should have and how those investments should be dispersed geographically. Risk management recommendations flow from a thorough review of your existing insurance coverage and subsequent financial needs analysis that will help identify areas where you may need additional coverage or reduced coverage based on 3 key areas; life insurance, disability insurance, and critical illness insurance. Tax planning recommendations will flow from an analysis of your current income tax situation and how your tax situation is expected to evolve as you approach retirement and your income sources change. Estate planning recommendations will flow directly from your input and what you envision you'd like your estate to accomplish.

Together with your lawyer and accountant we can help make sure that your assets are transferred to your beneficiaries in the most tax and cost effective manner upon your death. We promise to always work with your best interest in mind and to provide you all of the tools necessary to envision your financial future and turn your goals into reality.

Should you have any questions please do not hesitate to contact either one of us.

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