



*We want to earn  
your **trust & confidence***

**A Profile of my Practice**



*Be well-advised.*

## **Chris Ball and his Team**

The combined strengths of our team members allow us to offer our clients personal care, commitment and confidence from day one. Our team includes:

### **Chris Ball, CFP, CIM, FCSI**

Chris has a Bachelor of Commerce majoring in Finance from Saint Mary's University. He is a Certified Financial Planner and Fellow of the Canadian Securities Institute. Chris has worked in the financial services industry for 8 years, 6 of those years providing wealth management to individuals, businesses and families.

Chris works closely with and leverages the knowledge and experience of the follow individuals:

Duane Snow, CLU, CFP, Estate Planning Consultant, Assante Estate & Insurance Services

Greg Giffin, B.Comm, M.A., Vice President, United Financial

Leo Naas, Mortgage Broker, Invis

Margie Eddy, Administrative Associate

**Ongoing Professional Development Efforts** — CFP (Certified Financial Planner) is an internationally recognized designation which requires completion of a rigorous set of examinations on all aspects of financial planning and annual compliance with the professional requirements of the Financial Planning Standards Counsel. As a CFP, Chris must complete a minimum of 30 qualifying continuing education credits annually, including both general and specific technical training on taxation, investment management and estate planning. In addition, we maintain a network of lawyers, CAs, tax specialists, investment managers and lending professionals whom we call upon to assist us on individual cases. Chris is also a Fellow of the Canadian Securities Institute which is the main educational body for investment professionals in Canada. Fewer than 2% of all advisors hold the CFP, CIM and FCSI designations.

## **The Profile of Our Clients**

Our client base consists of: retired people; those planning to retire within 10 years: business owners; professionals, and busy families who are accumulating assets for future goals. The one thing all our clients have in common is their

willingness to be engaged and to work with us to implement a personalized plan which incorporates all their financial needs.

### **Comprehensive Written Financial Plans**

Many clients want, and need a comprehensive written financial plan. This plan will give you a full understanding of your financial and personal affairs including:

1. What your situation is now and how your needs, goals and concerns will affect your finances in retirement.
2. What you must do to ensure all your needs and concerns are met, (e.g. investment returns, retirement income, tax, death of a spouse, health care, insurance, wills and powers of attorney, estate planning, etc.).
3. The mix of investments which will attract the least tax & provide the growth, stability and income you need at the lowest risk, now and for the rest of your life.

### **Portfolio Management**

Your investment portfolio must reflect your unique needs including time horizon, taxation and current and future income levels. Our first step is to construct a “Financial Roadmap” that reflects these unique needs within a personal investment policy that helps us create a portfolio that will balance the rate of returns you should expect with the level of risk you can live with. Based on this investment policy, we then contract the day-to-day portfolio management to one of our approved “Portfolio Management” services providers. In consultation with you, we monitor the manager’s performance to ensure the investment results meet or exceed your written objectives and relevant market benchmarks.

