

Fidelity fundamentals

Essential information for mutual fund investors

Getting good advice

Finding a financial advisor you trust to offer sound and objective advice is an essential step toward achieving long-term financial success. Though your search for the right advisor may initially take some time, it's time well spent, when you consider that you're really making an investment in your future.

By following these five simple steps, you can be well on your way to enjoying the financial peace of mind that comes from securing the assistance of a qualified investment professional.

STEP 1: UNDERSTAND HOW YOU CAN BENEFIT FROM AN ADVISOR

Your financial advisor will take the time to get to know you, your financial situation, your approach to risk, and your goals, so that the solution he or she proposes is tailor-made for you. Your advisor will design a comprehensive financial plan and provide the discipline you'll need to achieve your goals. And,

with access to the latest research and analysis, your financial advisor can bring investment opportunities to your attention and narrow the field of choice to those investments that best suit your needs.

STEP 2: DETERMINE WHAT YOU NEED FROM AN ADVISOR

Depending on your personal situation, your needs may be simple or complex. Therefore, it's important to identify what you require of a financial advisor. Those requirements will be affected by a variety of factors, including your current level of financial knowledge, the degree of involvement you're seeking, the complexity of your financial situation, the assets you have available to invest, and the type of relationship you want.

STEP 3: EVALUATE WHICH TYPE OF ADVISOR IS BEST FOR YOU

You'll find there are plenty of choices when it comes to advisors. And not all advisors offer the same services. Many traditional distinctions in the financial services industry are beginning to overlap.

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For example, insurance brokers may be licensed to sell mutual funds, and banks now offer advisory services. When looking for a financial advisor, make sure that you understand the scope of the individual's expertise and whether he/she offers products and services aligned with your needs.

STEP 4: CHOOSING THE RIGHT ADVISOR FOR YOU

When seeking a professional advisor, it's best to get referrals from family, friends, colleagues, business associates, and other professionals whose judgement you value or whose situations are similar to your own. Once you've got your referrals, come up with a short list of potential advisors to interview by checking credentials and contacting references. After interviewing your candidates, rank them according to how they meet your priorities. Remember that the candidate at the top of your list isn't necessarily the best advisor for you. You should consider his/her personality, and how strong a relationship you think you'll be able to develop with that individual.

STEP 5: MAINTAIN A POSITIVE AND PRODUCTIVE RELATIONSHIP

Plan a positive start to your relationship with your advisor. Like all successful relationships, it requires some give and take, plus a clear and honest exchange of information. Set the stage for a productive working relationship by treating each meeting as you would treat any other business meeting – arrive

on time and prepared with all the necessary statements and documentation. Also, don't hold back on any information; it will only hamper your advisor's ability to prepare a realistic plan. It's a good idea to set out the terms and expectations of your relationship, and be sure to examine issues such as how often you will meet and who is responsible for the day-to-day management of your account.

There are many benefits to using a professional financial advisor, one of which is the comfort of knowing that a professional is taking care of your financial matters. So once you've invested the time in securing the right advisor, it's important to let your advisor do his/her job. Enjoy the freedom of having your financial plan looked after by someone you trust. That's peace of mind – and that's what financial security is all about.

To find out more about *Getting good advice*, visit us on-line at

www.gettingadvice.fidelity.ca

or call Fidelity Client Services at **1 800 263-4077**.

Read a fund's prospectus and consult your Investment Professional before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions or trailing commissions, and may experience a gain or loss.



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