# SimpleSmart ADVICE

**Aldershot Financial Group of ACPI guides families through decisions that affect their financial well being and investments. We are the 'go to' people in Aldershot when a life event requires sound financial advice. We care. We simplify.** ***We've been through this before.***

SimpleSmart ADVICE

Our monthly newsletter designed to keep in touch with you.

**June 2019 :**

- 2012 to 2019 - Hello Hamilton!
- Model Portfolio
- Final Thoughts

## Upcoming Client Event

Wednesday, July 31st

7:00 to 9:00 pm

Royal Botanical Gardens

Why the Beatles Went to India

*special evening with Paul Saltzman*

# 2012 to 2019 - Hello Hamilton!

My 83 year old Dad and I attended the Canadian Open in Hamilton this week. Four of the world's top six golfers are teeing it up in Hamilton along with local favourites Mike Weir, Corey Conners and Mackenzie Hughes – We the North! Hamilton hadn't hosted our National Championship since 2012. Reflecting back on the last seven years, a lot has happened personally and here, at SimpleSmart ADVICE.

| Then | Now |
|---|---|
| We had two teenagers | They both grew up, one now living in Hawaii |
| Maxine and I had two healthy parents each | Two are healthy and one has passed away (sigh) |
| Maxine and I used to run-walk together | We mostly walk (to a nearby Starbucks) |
| Wanted to break a score of 80 golfing | Still want to be golfing at age 80 |
| Kids wanted a dog | Kids want a dog (some things never change) |
| We worked with Assante Capital | We joined Aligned Capital Partners |
| Clients were focussed on retirement | Clients want to know more about estate planning |

Looking at these last two items, John and I (with most of you) left our former securities dealer back in August 2014 and haven't looked back. Our partnership with Aligned Capital Partners has flourished. They have more than doubled in size since we joined them and have worked hard to help us keep costs in check, reduce paper in favour of on-line tools and provide access to exciting technology. Not having cash hungry shareholders in the background has allowed us to focus on the one thing that matters – taking good care of you.

Sadly, I have had to say "good-bye" to some clients (and friends) who have moved to heaven since 2012. Charline and I have had front row seats to the complicated world of executorship and estate administration. I have also been involved directly in a few executorships (sorry, this is a "no-no" for clients) and feel more qualified to help clients prepare for two inevitables in this life: Death and Taxes. Lately, I have helped clients map out where their money is going when they die. Sometimes we are surprised at the wording of their wills. Estate planning documents typically get drafted then forgotten about. Some surprises I have run across:

- Executor (or back up) is no longer appropriate (too old, dead or out of town)
- Joint executors can't work together due to distance and time
- Executor is saddled with long lived trusts that will require oversight many years into the future
- Assets won't go where intended because of beneficiary designations that bypass the will
- Assets have grown (shrunk) significantly, leaving more (less) money than intended for beneficiaries

In addition to problems with the will, many clients are revisiting their health care power of attorney to provide more specific guidance to their attorney concerning end-of-life care. I have an awesome Personal Health Care chart that I can provide to you – just ask us for a copy.

Saving the best for last, the stock markets have been kind to investors these past seven years. $100 invested in a mixture of equal parts Canadian, US and International Stocks has almost doubled since 2012. Not too shabby!

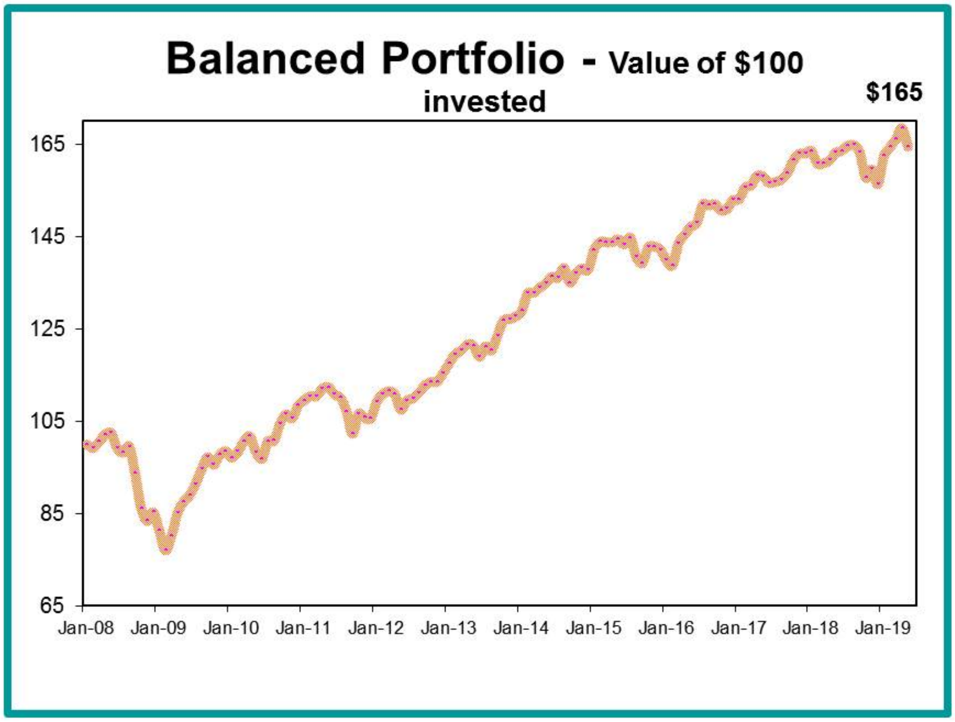

Chart based on $100 invested in 1/3 each of S&P 500 Index (hedged), S&P/TSX Composite Index and MSCI EAFE Index. All figures are total returns before fees, commissions and taxes and assume no additional investments or withdrawals over the period. Indexes are not available for investment. Source: Dimensional Fund Advisors Canada for 2012 to 2018. Blackrock Inc Canada for 2019 YTD.

## Be More Like Your Dog

Final Thoughts

1. Trust your instincts
2. Always forgive
3. Be loyal and devoted
4. Play, play, play
5. Live in the moment
6. Be aware of the feelings of those around you
7. Let yourself go nuts when you see someone you love

**Source: Livingly.com. Adapted from 9 Ways You Should Be More Like Your Dog. BY AMANDA CHATEL ON MARCH 28, 2016**




This graph represents a model portfolio using 45% DFA Five-Year Global Fixed Income Fund Class A, 15% DFA Canadian Core Equity Fund Class A, 15% DFA US Core Equity Fund Class A (from January 31, 2008 to January 31, 2009) / DFA US Core Equity Fund Class A (H) (from January 31, 2009 to May 31, 2019 ), 15% DFA International Core Equity Fund Class A and 10% DFA Global Real Estate Securities Fund Class A, initially invested on January 31, 2008 with pricing up to May 31, 2019 using monthly data and rebalanced on a month-end basis. The data series has been smoothed. Actual client portfolio holdings are recommended based on personal circumstances.

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**Aldershot Financial Group**

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