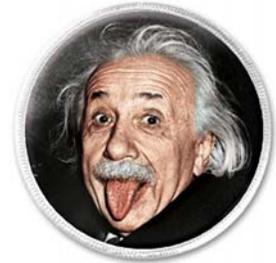


SimpleSmart ADVICE



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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 :

- ◇ What's the 8th Wonder of the World?
- ◇ 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

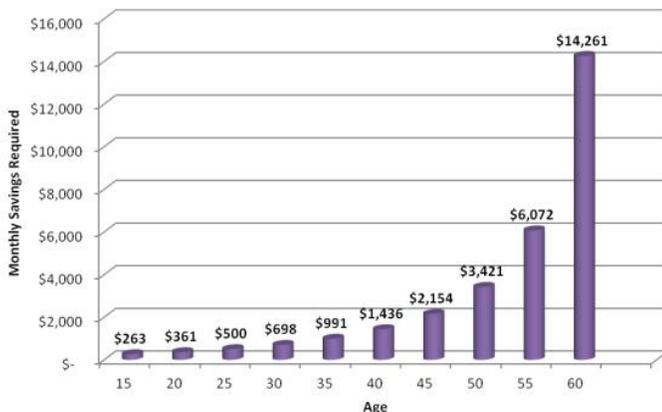
What's the 8th Wonder of the World?



I met up with an old friend one sunny Saturday morning for a cup of coffee. I haven't seen this friend in quite some time so a good chunk of our conversation involved us catching up. After speaking about our recent past we began discussion about our future plans. My friend mentioned that he'd like to make some changes so that he could live a healthier lifestyle. He knew all the things he had to do (eat healthy, go to the gym, etc.) but really struggled with sticking to it long term (the continuous execution). He also mentioned something I've heard time and time again "You know Nick, I'll go hard at it for 2-3 weeks but then something pops up and fall off my horse and never seem to get back into it".

When asked if I had any advice, and me being a numbers guy, it strangely reminded me of a blog post I made back in 2014 about the monthly savings required at X ages to accumulate \$1 Million dollars at age 65. I've included an illustration below.

Monthly Savings to Accumulate \$1,000,000 at age 65



The way this chart reads: If I am 25 years old right now, I must contribute \$500 per month, from now until my 65th birthday, and earn a 6% rate of return every year, to have \$1,000,000 at age 65.

Now, you might be wondering...What the heck does this have to do with my friends' struggle towards his personal health goals? Stay with me here...

The moral of the story here is that any small number compounded over a long period of time can become a large number. The formula here is time, discipline, and consistency. In essence, your efforts today even if they feel "small" can compound into something really big down the line with consistency. Having said that, the earlier you start, the better off you will usually be in the long run. And that can relate across a lot of areas in life – be it financially, health wise, educationally & professionally, etc. I'm reminded by a saying from Albert Einstein he said, "compound interest is the 8th wonder of the world – those who understand it earn it, those who don't pay it"

So, what was my advice to my friend? We spoke about a few things but the general idea behind it was to create and stick to a reasonable plan, start small, and focus only on things you can control. Sounds simple, but it really works. You can control how often you go to the gym along with your effort that you put into it - like your training and what you eat. Do that for a while and results should start appearing...if not assess and adjust accordingly.

Similarly, for longer term goals, like saving for retirement – work backwards. Determine the lifestyle you want to maintain in retirement, find out "that number" needed to save at your retirement date. From now until then, chip away at it by saving and investing.

But what if I don't succeed? You may, or, you may not. Who knows? What we know though, is that having a plan and sticking to it, starting to do something rather than nothing – large or small, and keeping your focus on things that you can control gives you the greatest opportunity to succeed.

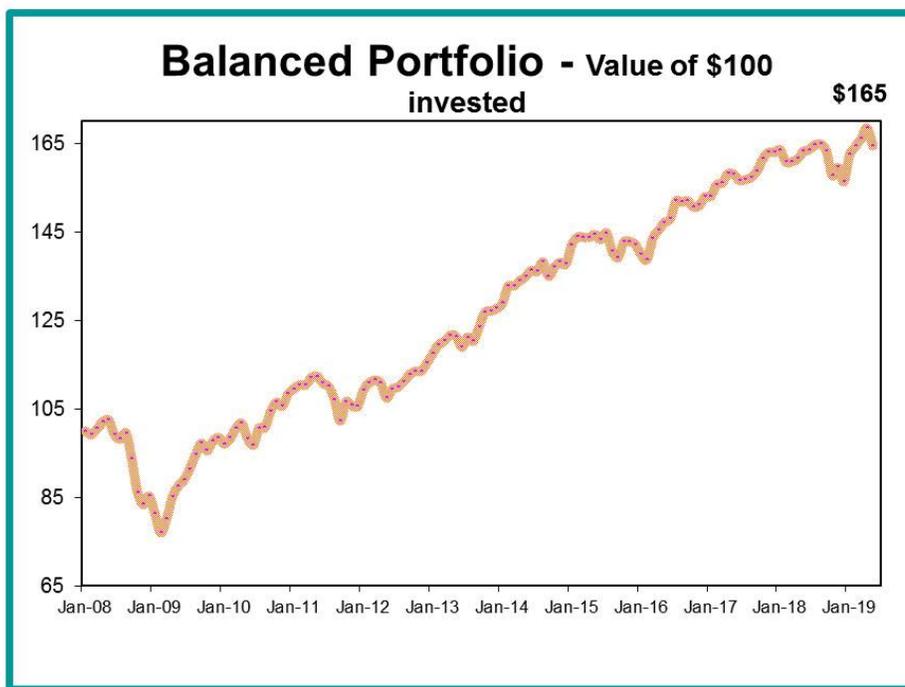
That's our SimpleSmart Advice for you today.

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Movies Turning 10 This Year

1. Avatar
2. The Hangover
3. Harry Potter and the Half Blood Prince
4. Up
5. The Proposal
6. Be aware of the feelings of those around you
7. Let yourself go nuts when you see someone you love

Final Thoughts



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.

Commissions, trailing commissions, management fees, and expenses may all be associated with mutual fund investments. The indicated rates of return are the historical annual compounded total returns including changes in unit/share value and reinvestment of all distributions/dividends. They do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Please read the Fund Facts and consult your Advisor before investing.

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