

## **BEHIND THE SCENES**

Below is a partial list of the activities I perform on behalf of my clients:

### **Portfolio Construction**

- 1) Quantitative investment review
  - a) Analyzing mutual fund peer groups for performance, volatility, tax efficiency, etc, ensuring you have the best money managers working on your behalf
  - b) Re-balancing your portfolio by investment style
  - c) Replacing portfolio managers if better managers are found or a manager wanders from the stated discipline
- 2) Interviewing portfolio managers, fund company representatives and analysts
  - a) Meeting with an average of 5 money management companies monthly
  - b) Participating in conference calls, seminars, and webcast presentations
- 3) Portfolio enhancement through:
  - a) Asset allocation – based on your objectives, risk tolerance, and mandate
  - b) Style allocation
  - c) Geographic, sector and industry diversification
  - d) Examining the newest products in the marketplace to assess whether they should have a place in your portfolio

### **Research**

- 1) Reviewing research reports providing data on:
  - a) The economy (domestic and global)
  - b) Industry and sectors
  - c) Individual fund and equity analysis
  - d) Fixed income and interest rates
- 2) Reviewing external news publications
- 3) Reviewing industry trends
- 4) Reviewing changes to income tax laws

### **Tax and Estate Planning**

- 1) Maximizing the tax efficiency of your portfolio – more to you, less to the government
- 2) Debt and cash flow management
- 3) Insurance strategies
- 4) Estate planning and intergenerational wealth transfer issues
- 5) Education planning

### **Company, Securities and Government Regulations**

- 1) Participating in continuing education programs
- 2) Maintaining and updating my current credentials: Certified Financial Planner, Certified Management Accountant, IFIC course, Labour-Sponsored Investment Funds course, etc. (Over 120 hours of professional development required annually)

### **Communications – At the Centre of It All**

- 1) In-person portfolio reviews with you annually, or as needed
- 2) Personally reviewing all clients' portfolios quarterly, and notifying you of any recommended changes
- 3) Creating a "Quarterly Report" on significant market or planning issues
- 4) Special event letters, when warranted (e.g. Major stock market or economic event, fund manager change)
- 5) Arranging client education workshops featuring guest speakers
- 6) Periodic contact, via phone calls or e-mail, as needed
- 7) Periodic e-mail: "Dave's Financial Planning Tips"

- 8) **Website:** [www.davehutchinson.ca](http://www.davehutchinson.ca)