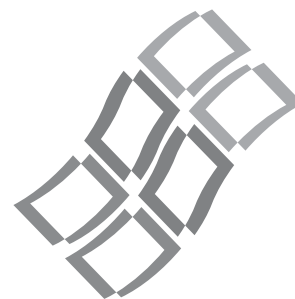


Some people become intimidated when the subject is money. Yet your financial wealth is as important (if not more important) as all of your material possessions.

Don't be afraid to talk about money...especially when it's **yours.**

Just because it's money doesn't mean you shouldn't talk about it or spend time dealing with it. On the contrary, you should be asking questions and expecting answers. Competent personal financial advisors will discuss money with you in a straightforward and serious manner. That's because if they are remiss in their duties, they can lose their licensure to practice. The Chambre de la sécurité financière oversees the actions of 31,000 professionals in six disciplines: group savings plan brokerage, financial planning, insurance of persons, group insurance of persons, scholarship plan brokerage, and investment contract brokerage. Our members must hold a certificate issued by the Autorité des marchés financiers.

**Because competence
is your best protection.**



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