



This brochure is one of a series intended to help you invest successfully and achieve your financial goals. If you have any questions or comments, speak to your financial advisor directly or contact investor services.

Other services provided by your financial advisor can include:

- » Comprehensive financial planning
- » Investment planning
- » Retirement planning
- » Education planning
- » Estate planning
- » Advanced tax planning

WHY YOU NEED AN INVESTMENT POLICY STATEMENT

What Is an Investment Policy Statement?

The best investment decisions are based on sound strategy and planning. An investment policy statement (IPS) is a tailored investment strategy that you create in collaboration with your financial advisor. Your IPS should detail your investment goals and outline the rules you want your advisor to follow in managing your portfolio.

A well-thought-out IPS provides a solid framework for all of your investment decisions. This agreement between you and your financial advisor is both a blueprint for action and a report card measuring your investment performance.

IT STARTS WITH YOU

The first step in creating an IPS is to identify who you are as an investor. Your financial advisor will ask you to fill out an investor profile questionnaire.

This questionnaire is designed to determine your financial situation, your investment goals, how long you plan to invest and how much market volatility you are willing to accept.

Key Components of an IPS

The information you provide through the questionnaire will enable your financial advisor to create your IPS. Your investment policy statement should:

- ✓ detail your investment objectives, time horizon and risk tolerance
- ✓ stipulate the investment strategies to be used in obtaining your objectives
- ✓ specify your return expectations
- ✓ specify the types of investments that are permissible, and how accessible your funds should be
- ✓ describe how your portfolio will be monitored, reviewed and rebalanced



GP WEALTH MANAGEMENT

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YOUR INVESTMENT ROADMAP



Building a Better Portfolio

An IPS is a powerful investment tool that can help you build a better investment portfolio. Whether you're just starting out or you're managing a large portfolio for yourself and others, an IPS forces you to think carefully about your options.

Research has shown that successful investing involves choosing not only the right investments, but the right combination of investments. In fact, investment mix (particularly the mix between income and equity investments) is the single most powerful driver of overall investor returns.



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OTHER FACTORS TO CONSIDER

Here are some other factors to consider before creating your IPS:

- ✓ The stability of your job
- ✓ The correlation of your job to your investment holdings
- ✓ How much you'll need to invest each month to meet your goals
- ✓ Your access to emergency reserves

Your Financial Advisor's Role

Your GP Wealth financial advisor can play a critical role in the development of your IPS by ensuring you fully understand your needs, goals, time horizon and tolerance for risk. Once your IPS is completed, your GP Wealth financial advisor will continue to add value by implementing your strategy, monitoring your investments and working with you to revise the policy as required.

An IPS can be as simple or comprehensive as your circumstances dictate. We encourage you to treat your IPS like a living document. By keeping it up to date with changes in your finances, you'll maintain greater control over your savings – and you'll be more likely to achieve your long-term financial goals.

Learn more about preparing an investment plan and download a copy of our Investment Profile Questionnaire by visiting:

gpwealth.ca/investmentplanning

You can find additional resources and information on investing at:

gpwealth.ca/learning



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