

Let's talk about financial advice

The value of advice

The key to financial success

Much like planning a trip, buying a home, or looking after our health, the key to successful investing is being informed and having a well-constructed plan combined with expert advice.

A professional financial advisor can help you set realistic goals and understand the potential risks and benefits of products, and then help you monitor and understand how your investments have performed.

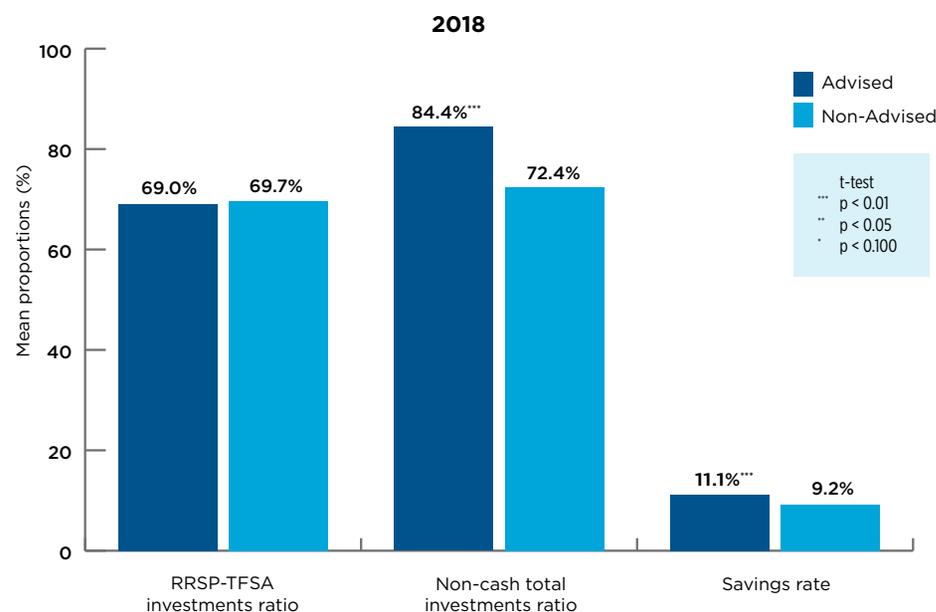
With a financial plan tailored to your goals and a trusted financial advisor, you are on your way.

Can an advisor make a difference?

When you purchase a mutual fund, you buy not only the product, but also the financial know-how of the fund manager and the advisor.

An advisor can play an important role in helping you develop greater savings discipline. Academic research indicates that households that receive advice are much better off when they have an advisor – and the longer that relationship lasts, the better.

Research shows that households that received financial advice accumulate 2.3 times more assets than non-advised households after 15 years.



Source: More on the Value of Financial Advisors, Claude Montmarquette, Alexandre Prud'Homme, CIRANO 2020.

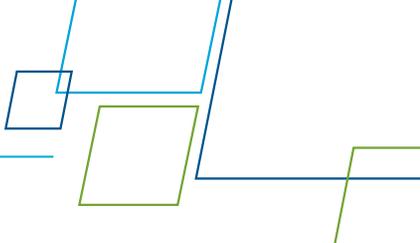


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Invest with advice.

The value of advice



Duty of care

Financial advisors have a duty of care to act fairly, honestly and in good faith. This includes knowing the client's financial circumstances, objectives and risk tolerance. It also requires advisors to understand the products they offer so that they can recommend suitable products to each client. It is for the client to decide which products to buy.

This is not the same as advisors having a fiduciary duty. When a fiduciary relationship is established between a client and a professional, the client basically gives up all decision-making authority to the professional and is reliant on that person.

Mutual fund investors are encouraged to take an active role in determining which investments to hold in their portfolio.

Value of financial advice

A qualified financial advisor can help assess your needs, recommend products specific to your circumstances, and provide ongoing investment advice and assistance.

The benefits reveal themselves in a number of ways, including having a greater sense of control of one's finances, and the peace of mind that comes from greater confidence in the future.

Advice allows investors a better chance of:

- Accumulating greater wealth through better savings behaviour
- Building assets for a more comfortable retirement
- Selecting tax-efficient investment vehicles
- Maintaining a long-term investment strategy
- Protecting against poor financial decisions
- Avoiding emotional investing habits

Want to know more?

At Dynamic Funds, we believe that the best way for you to achieve financial security is to invest with the professional advice of an experienced, independent financial advisor.

Contact your financial advisor today to find the right investment opportunities for you.

Customer Relations Centre

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