



Macquarie Private Wealth

A world of opportunities



# THE BEST WAY TO MAKE MONEY IS NOT TO LOSE IT

STEVEN CONVILLE, MBA, CFP, VICE PRESIDENT, REGISTERED REPRESENTATIVE

## About Macquarie

Founded in Australia in 1969, the Macquarie Group has always been committed to continuous growth. Since 1992, this global provider of banking, financial, advisory, investment and funds management services has reported successive years of profits and growth.

Macquarie Private Wealth offers investors tailored financial solutions, award-winning research, recognized financial strength, and a global vantage point — a world of opportunities to build your personal wealth.

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My approach to managing your wealth is straightforward: capital preservation is key. To do this effectively, I employ a disciplined income approach. This patient, common sense methodology offers peace of mind to my clients and maximizes their potential for long-term positive returns.

## Four model portfolios customized to your needs

For over 13 years, I have skillfully helped successful individuals preserve and grow their capital. Over this time, I have developed detailed model portfolios to satisfy a range of client preferences:

- **Income Portfolio** — Reliable cash flow to supplement income needs.
- **Conservative Portfolio** — Slow, steady increase.
- **Balanced Portfolio** — Moderate appreciation.
- **Growth Portfolio** — High capital growth for aggressive investors.

Each model portfolio is carefully allocated with income investments such as bonds, preferred shares and GICs to provide protection in times of market downturn. The remainder is composed of a custom blend of quality Canadian, U.S. and global equities to provide long-term steady growth. For risk-tolerant investors who favour the more aggressive portfolio, I may also introduce specialty equities into the asset mix to enhance potential returns, including resources, emerging markets, healthcare, technology, and other rapidly growing sectors.

After careful discussion of your risk tolerance and analysis of your current and future financial goals, we will determine which portfolio best suits your particular situation. We will then make any customizations required to ensure your plan truly meets your needs.

For more affluent individuals who require greater financial attention, I also provide tax-efficient solutions to create a more comprehensive financial solution.

## Conservative, steady returns to help you sleep at night

A common misconception is that volatility just refers to downward movement in the market. It actually measures both downward and upward fluctuations. Stocks that increase dramatically in value may also fall significantly and quickly, leaving you with the same or less money plus the stress factor. Over the long term, investors prefer a modest but reliable return of 8%–10% every year,\* rather than 20% gains one year followed by 20% losses the next. The emotions associated with market volatility are simply unnecessary. My prudent and conservative approach gives you strong downside protection as well as a good night's rest.

## A successful partnership built on open, honest communication

I work in partnership with my clients. As a client, you are an integral part of the relationship. Your involvement elevates the success of your investments.

It is important that I learn about your financial and personal goals, life preferences and fears in order to develop the roadmap to your financial success. Pertinent information, such as your income, net worth and obligations, is carefully documented and kept confidential.

I then conduct a thorough analysis of your current portfolio and investment projections. Using sophisticated software, I identify additional opportunities, make recommendations and design a customized investment plan based upon the model portfolio that suits your situation best.



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The best way to make money is not to lose it (continued)

Once you have a full understanding of the program, I implement the strategy, regularly monitor the developments, and make positive adjustments as needed.

Communication is important and encouraged. I meet annually with each of my clients for an official review, and also consult with them frequently throughout the year about any recommendations or changes. It is paramount that my clients truly understand their investments and how I am managing them — that they appreciate how and why their plan will help them both protect and grow their assets. I have a well-established track record of educating clients and explaining complex financial concepts to ensure they enjoy clarity, transparency and ease of mind when they invest.

As your advisor, I will always keep my door open for you. As my client, you can be certain of two very important things: your advisor is dedicated to helping you achieve financial security that lasts a lifetime and he will do so by offering sincere and attentive service at all times.

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\*Percentages are for illustration purposes only and are not to be construed as actual rates of return.

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