

AFFINITY CAPITAL MANAGEMENT INC.

PERSONAL FINANCIAL LIFE PLANNING



Anup Ruparelia, CFP
Certified Financial Planner

A GOAL
WITHOUT
A PLAN
IS JUST
A WISH



AffinityCapital
MANAGEMENT INC.

TRANSFORM YOUR WISH INTO A FINANCIAL PLAN WITH A PURPOSE

About Us

We, at Affinity Capital, believe in cultivating long-term relationships and the importance of having an open, genuine and professional approach to financial planning. Every individual has a unique relationship with their finances. Understanding a client's history, current lifestyle, belief system and future goals is crucial in preparing an effective financial plan. The first exploratory meeting is always free, confidential and there is absolutely no obligation.

What Is Financial Life Planning?

Financial life planning looks into more than just the numbers. It digs deeper into how the financial aspects fit into the broader context of a client's life such as their life goals and value system.

Every human being strives to live a life of meaning and purpose. Our goal is to remove any financial barriers and put clients on a path that helps them achieve these goals and aspirations.

**YOUR MONEY, YOUR GOALS,
YOUR VALUES**

IT'S NOT ABOUT THE MONEY, IT'S ABOUT YOU!



THE VALUE OF FINANCIAL PLANNING

EXPERTISE: We, at Affinity Capital, employ top-rated portfolio management, plan administration and financial planning tools to ensure the best value-added service for our clients.

ADVISORY/EDUCATION: Our professionals provide confidential one-on-one financial planning & coaching services to help clients stay on track.

ON-GOING SUPPORT: Affinity Capital will keep clients abreast of current financial & legislative changes relevant to their needs through webinars, e-newsletters or one-on-one meetings as required.

NEED MORE INFORMATION, CONTACT US:

AFFINITY CAPITAL MANAGEMENT INC.
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Phone: (416) 333-8625
www.affinitycapital.ca

WHAT YOU CAN EXPECT FROM US:

- CLIENT FIRST
- TRUST
- COMMUNICATION
- CONFIDENTIALITY
- OBJECTIVITY
- VALUE
- INTEGRITY
- PROFESSIONALISM

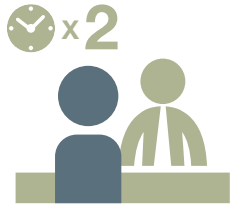


“The way you manage your money is a sign of the energy you invite into your life.”



Life's better with a CFP® professional.

CFP PROFESSIONALS KNOW THEIR CLIENTS



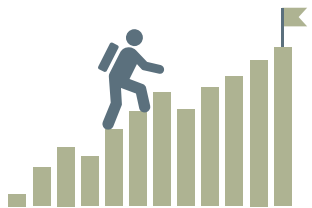
Compared to other financial advisors, CFP professionals spend almost **twice as much time working directly with clients**, which helps them understand their clients' financial and life goals.

CFP PROFESSIONALS EDUCATE THEIR CLIENTS



Canadians who work with a CFP professional are **32% more likely** to feel **very knowledgeable** about financial matters.

CFP PROFESSIONALS HELP THEIR CLIENTS STAY ON TRACK



Canadians who work with a CFP professional are **30% more likely** to consider themselves **very successful at sticking with** financial strategies.

Benefits of working with a financial professional:



64% say they are a trusted source of advice.



65% say they show how financial planning helps save money.



62% say they simplify and explain financial matters.



62% say they develop a long-term plan tailored to their needs that helps achieve financial goals.



60% say they adhere to a rigorous code of ethics.

Clients Rate
CFP Professionals
Highest On:



**Honesty
and integrity**



**Understanding
clients' needs
and goals**



**Placing client's
interests first.**

The Value of Financial Planning.

Consumers are challenged by their finances.



Only 18%

of Canadians **strongly agree** that they're **very knowledgeable** about financial matters.

Consumers are focused on:

- Being Debt Free
- Being Prepared For An Emergency
- Owning A Home
- Planning For Retirement
- Managing Their Own Finances
- Supporting Others Financially
- Managing Investments



Canadians would seek these services from a financial professional:

48% Retirement Planning

41% Investment Planning

41% Budget/Debt Management



8 in 10 Canadians

don't feel highly confident they'll achieve their financial goals

and

don't feel very successful at sticking to their financial strategies



TRUST IS THE #1 BARRIER



to Canadians participating in the financial planning process

and

the #1 factor in considering who to choose as their financial advisor



7 in 10

Canadians don't have a **comprehensive, written financial plan.**

These results come from research conducted by the Financial Planning Standards Board in partnership with Financial Planning Standards Council in June and July of 2015. It involved over 19,000 adults in 19 different countries, including over 1,000 in Canada.

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YOUR MONEY, YOUR GOALS, YOUR VALUES

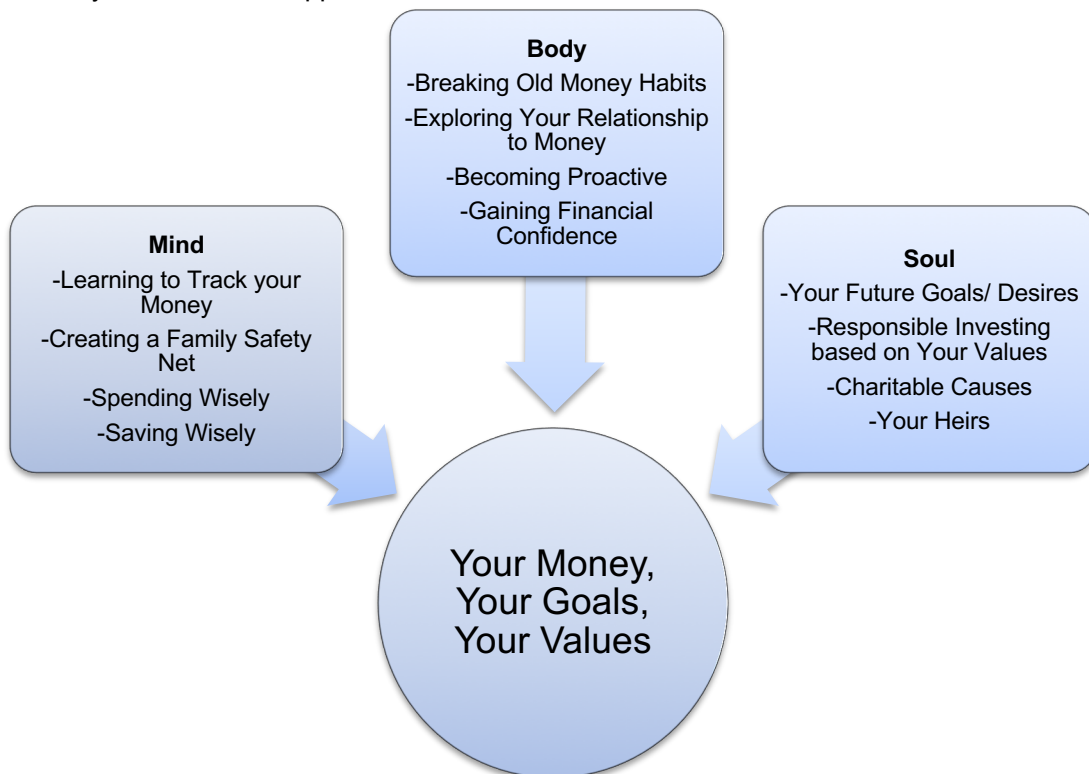
Money, Money, Money. It's all about the money. Actually it's NOT! The main reason many people aren't happy about their finances is that the traditional approach simply does not work.

What do I mean by the "traditional approach":

- Spend Less
- Save More
- Earn More
- Create a Budget
- Insurance Needs
- Wills/Estate

Not to say that the above are not important, but how we approach them needs to change. Financial Planning needs to be approached from the Inside-Out rather than the Outside-In.

What do I mean by the Inside-Out Approach:



YOU are the starting point, not your money.

Let's talk and see if my approach is right for you.

The exploratory meeting is always free and there is absolutely no obligation.
You can reach me at 416-333-8625 or anup@affinitycapital.ca



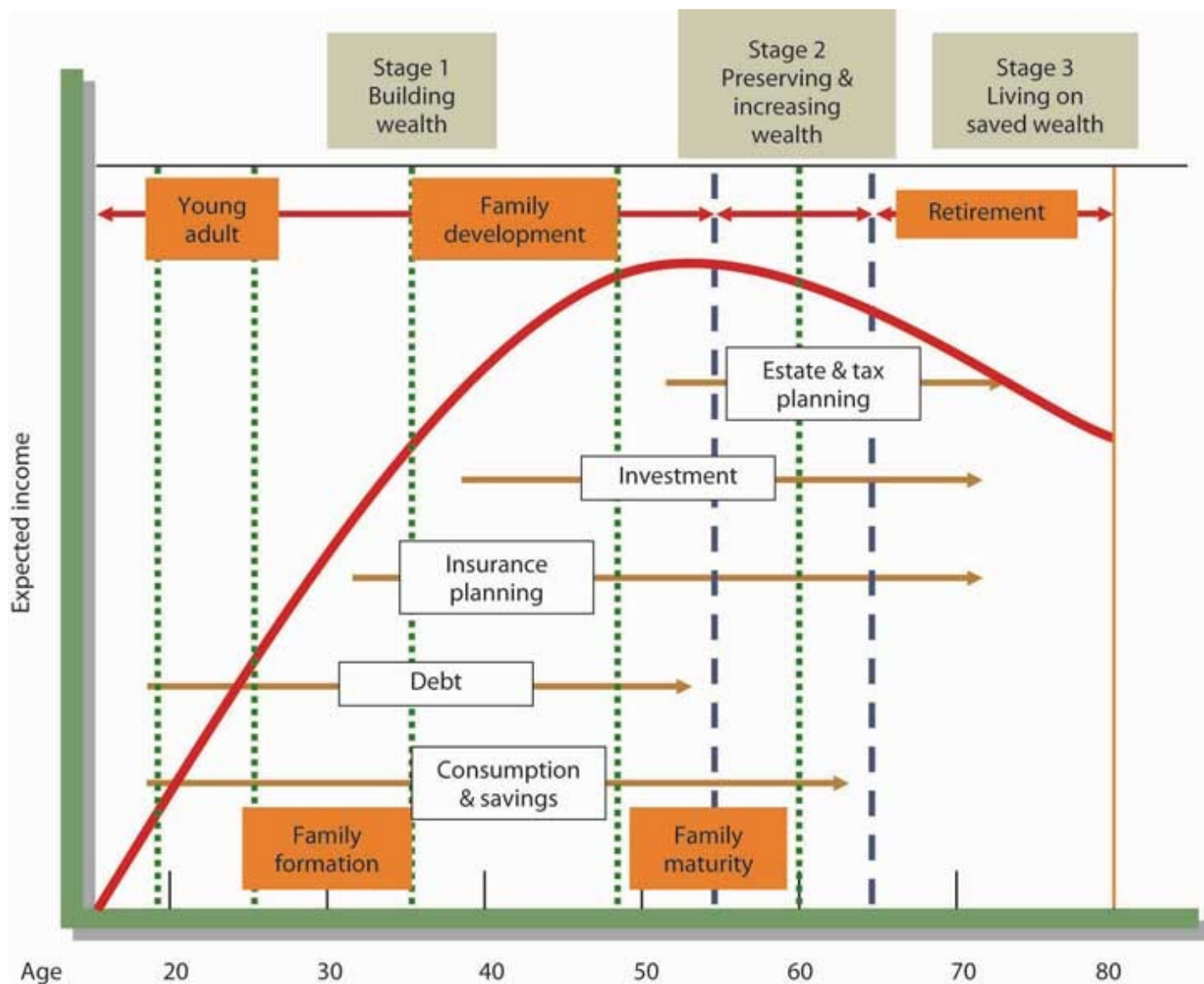
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FINANCIAL LIFE STAGES AND THE NEED FOR TIMELY PLANNING.





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YOUR MONEY, YOUR GOALS, YOUR VALUES

As my client you can expect to receive individual attention and support on an ongoing basis:

- **Comprehensive Financial Life Planning**

I help my clients create an effective financial life plan in line with your values and belief system. I will assist you in refining your dreams into actionable goals and create a strategy to pursue those goals as efficiently and effectively as possible.

- **Annual, Semi-Annual, or Quarterly Financial Reviews**

A crucial part of any financial plan is to review and fine tune it on a regular basis. I am committed to meeting with you as often as you need to make sure your financial strategy is still working for you and to change what is not.

- **Quarterly Phone/Email Contact**

Every quarter, you can expect a phone call or email as part of our periodic check-in to see if you have any questions.

- **Monthly Financial Newsletter**

I like to provide my clients with the opportunity to learn more about a variety of financial topics, including the economic and political forces that affect the financial markets.

- **Beneficiaries Reviewed Annually**

Often times the best intentions go awry when beneficiary designations become outdated or obsolete. I will review your beneficiary information with you annually and recommend an estate attorney if needed.

- **Ongoing Support (never hesitate to call)**

To further my relationship with my clients, I am available by email or phone for any questions or concerns you might have regarding any financial topics to help you with decision-making process such as big item purchase, mortgages, banking fees, credit card disputes, identity theft issues...etc. I am happy to help where I can and if not, at least, point you in the right direction.



CHOOSING THE RIGHT FINANCIAL PLANNER FOR YOU

10 questions you should ask when choosing a Financial Planner/Advisor:

1. WHAT ARE YOUR QUALIFICATIONS?

If you've chosen someone from the Find a Planner tool, you already know they're FPSC-certified. But ask about their other credentials.

2. WHAT EXPERIENCE DO YOU HAVE?

Ask how long they've been in practice, where they've worked, and how their work history relates to their current practice.

3. WHAT SERVICES DO YOU OFFER?

Some financial planners offer financial advice, but sell no financial products.

4. WHAT IS YOUR APPROACH?

You want to know, for instance, whether this person will only draw up a plan for you, or also help you implement that plan. You want to ensure that they spend the time up front, getting to know you and your financial goals.

5. WILL YOU BE THE ONLY PERSON WORKING WITH ME?

Often a CFP® professional will act as a quarterback, sourcing others' expertise to ensure you get the service you need.

6. HOW WILL I PAY FOR YOUR SERVICES?

Planners can be paid in several ways, from the cost of the financial product they sell you, as a percentage of the assets you entrust to them, or they could charge an hourly or set fee. It's important to understand how you'll be paying for their expert service.

7. HOW MUCH DO YOU TYPICALLY CHARGE?

The planner should be able to provide you with an easy to understand estimate of their fees.

8. WHO, BESIDES ME, WILL BENEFIT?

Ask the planner if they have a written professional obligation to put your interests ahead of their own. If they're a CFP professional, they'll attest to this obligation each year, when they renew their certification with FPSC. You need to know that this is about putting your kids through college, not just theirs.

9. ARE YOU REGULATED?

Planners who hold the CFP credential are subject to internationally recognized professional standards. But they could also be regulated by provincial authorities if they are, say, selling insurance or securities.

10. CAN I HAVE THAT IN WRITING?

Ask the planner to give you a written agreement that details the services to be provided and how they charge for them. Don't be afraid to ask questions if something isn't clear in the agreement. And once you've established the initial agreement, ask your CFP professional how often they'll be updating it.