A Team Approach to Wealth Management

As family financial affairs become more complex and personal wealth grows, the need for comprehensive wealth management services becomes ever more important.

Increasingly, investors are finding the advice and choice they need for these services in fee-based accounts. These investment accounts offer a consolidated, simplified approach to managing their financial affairs by combining a wide range of investments and services into one account.

A fee-based account replaces transaction commissions* and administration costs (such as RRSP, RRIF, RESP account charges or TSFA) with a single annual fee based on the value of assets under management. As the value of the assets in the account increases, the fee percentage decreases.

**What are the key benefits?**

There are a number of advantages to choosing a fee-based account:

**Personalized service**
By working closely with your Financial Advisor, you build an investment portfolio custom-tailored to your specific goals.

**Continuous communication**
Your Financial Advisor will provide regular portfolio reviews that measure account performance against long-term objectives.

**Unbiased advice**
With fee-based investing, Financial Advisors earn more when they add value to your portfolio, and less when they do not. You and your advisor are free to choose the investments that will help your portfolio grow in a steady, disciplined manner.

**Tax deductibility**
Unlike regular commissions, annual management fees for non-registered accounts are tax-deductible in the year they are incurred.

**Save time**
You will receive a level of customized investment service that takes less time and provides more of what’s important - sound investment strategies and relief from time-consuming details.
A comprehensive approach
Thanks to the introduction of fee-based accounts, your Financial Advisor is now able to offer you a wide range of financial resources, including estate planning, life insurance, trust services, tax planning, and more.

Many investors are often required to search individually for the expertise needed to manage complex personal financial affairs. However, with a fee-based account, your Financial Advisor can take on the role of sourcing these important services for you.

When combined with the common objective of asset growth, fee-based accounts are becoming an increasingly popular way for investors to maximize the growth and value of their financial assets.

Valued-added options
There are a number of fee-based accounts designed to meet the needs of a wide range of investors. Benefits and costs vary depending on the value of a portfolio and the scope of services offered. Your Financial Advisor can explain how a fee-based account fits into your long-term financial plan.

*Up to certain limits. Ask your Financial Advisor for details.

If you're not already working with a Raymond James advisor, we invite you to contact one or more in your area. We're confident you'll find a financial professional who's right for you.

Click here to find a Financial Advisor near you.