

My Approach to Helping Clients

In the early days of my career, I remember going to a very reputable men's clothing store in search of ideas for what to wear to a new job I was about to start, my second official job in financial services. I didn't have a suit or a jacket, just a few poorly fitting hand-me-down pants and shirts from my father and a pair of shoes I'd bought to go to a wedding. At the very least, I felt I needed a jacket.

I was admiring a high-end blazer when a salesman approached. "That's a beautiful jacket," he said, "and it goes well with dark, maybe charcoal grey pants, a light-coloured shirt and maybe those shoes over there," pointing to a nearby display of footwear. "What are you looking to achieve?"

I was somewhat flabbergasted. My entire life's history of encounters with salespeople had always begun with "Can I help you?" and usually ended with, "If you need any help just let me know."

We started talking about my new job and what I hoped to do there. Of course, I wanted to look nice on my budget, but more importantly I found myself talking about where I saw the job leading. While I was admittedly coming in close to the ground floor, the company provided ample opportunities for career advancement, and I wanted to present an image that was professional, one that would attract attention to me and help me achieve my broader career ambitions.

I had entered the store looking for a product, but what I left with was a collection of items that all worked well together – a jacket (not the one I was originally admiring), a couple of pairs of pants, some new shirts, a few ties, and of course shoes – and a sense of confidence that with these acquisitions I was truly on the path to achieving my longer term goals.

As a Financial Advisor for over 20 years, I've always tried to live up to what that salesman represented to me that day. He listened to me talk about what mattered to me while taking inventory of what I had in place already before putting together a well-thought-out collection of affordable clothing items that not only fit me size-wise but were customized to meeting my longer-term objectives.

That's exactly the approach I take with my clients today. I invest the time necessary to identify what's important to them while learning about what they've already put in place before tailoring a holistic approach to achieving their objectives.

For example, most people I meet have some sort of investments already – but are they suitable for the objectives they're associated with, and if so are they competitive with what

is available in the same category? Are their investments tax efficient themselves or deployed appropriately to maximize the after-tax benefit to the client? I also focus on risk mitigation, ensuring that clients' best-laid plans cannot be derailed by an unforeseen event, like a serious illness for example. And when it comes to succession planning, I work hard to ensure that clients' loved ones are protected when the clients pass on, so that assets go to the intended beneficiaries and not to government in the form of taxes or lost in matrimonial disputes.

My solutions will make sense, be affordable, and instill confidence that the plan is achievable – even with the curveballs life sometimes throws our way. I take the time necessary to ensure that what clients get is a solution that's custom-tailored to who they are and their individual needs. I've been doing it for over twenty years now, here in Kingston and across Canada, helping individuals, families and small businesses get their financial worlds in order.

Let's talk about what matters to you and review your existing strategy together to make sure you're on track to meeting realizing your unique vision of the future.

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