

DISPELLING BARRIERS TO FINANCIAL SUCCESS

Financial Planning Myths



It's only about investing.

Comprehensive financial planning goes beyond just investing advice.



It's just for the wealthy.

Everyone can benefit from professional planning to help them achieve their personal financial goals.



Planning is only for older people.

It's best to start early. The cost of delaying a planning and investment program can be dramatic.



It's only about retirement.

Financial planning focuses on your current finances with the objective to meet both short and long-term goals.



Investing is risky.

While there are some risks that can't be avoided, the key is to find a balance between risk and return.



Planning is expensive.

It's important to understand the various compensation structures, and how to keep fees reasonable.



It's a one-time effort.

Your financial professional will help you implement a plan, monitor your progress and adjust ongoing as needed.



You need to have a big plan.

Whatever your current resources and goals are, a good financial plan guides you, and grows with you.



Fixed income investments are always safe.

It's important to be mindful of the real rate of return after accounting for taxes and inflation.



I'm already saving enough.

Having a financial plan in place can provide confidence that you're in a better position to achieve your financial goals.

When it comes to your financial future, it's important

Paul Beck, CFP, FMA, FCSI, FDS
Financial Consultant and
Mediator
9058188111 info@three-sides.ca



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