

Building A Better Financial Future



The Challenges of Money Management

The condition of your financial life has a major effect on your quality of life. It can affect your sense of confidence, your future plans, and even how you sleep at night! Many people who come to us have thoughts like this:

- "It's hard to save for the future on a regular basis."
- "I don't know how much I should be saving."
- "I want to have more than just government support when I retire."
- "I'm not sure about the best place for my money. Is it my RRSP, TFSA, RESP, credit card, or mortgage?"
- "I'm not sure what the best investments are for me."
- "I find it difficult to make a plan and to just get started!"
- "I don't like losing money yet I want good returns!"
- "Finding a trustworthy, competent advisor isn't easy!"

If you can relate, it's time to look into some other options.



The Solution

In a complex world of changing interest rates, markets, and tax rules, the average investor profits greatly from professional advice. You need someone who puts your needs and goals first, then brings the right products

before you to consider. You need the peace of mind with your investments in the right place so you can sleep at night. You need to see how you are making progress towards your goals, and how to handle the inevitable hiccups. 81% of Canadians with a comprehensive financial plan feel on track with their financial affairs compared to 44% with no plan.¹ Other studies show that those who use an advisor consistently experience significantly higher returns than those who go it alone.²



Russ Willems B.Com CFP®

When you come to MTL for investment planning you will meet Russ Willems. Since 2002, he has been helping people to excel financially. He will dedicate his efforts to build your investments around you – your goals, your comfort levels, and values. His pay is not altered by the products he presents so he can stay focused on *your* needs. He brings extensive knowledge about planning into all

phases of life, whether you're starting out or seeing retirement on the horizon. He graduated with distinction with a Bachelor of Commerce degree from the University of Saskatchewan and is a Certified Financial Planner.

If you have questions for him, or would just like to chat, email rwillems@mtrust.net, or call our office at 306-945-2080.

¹ Result from a study conducted by Financial Planning Standards Council and the Financial Planning foundation.

² The Investment Funds Institute of Canada, *Value of Advice Report 2012*, found that after receiving advice for 15+ years, investors have, on average 2.73x more financial assets than those who did not receive advice. For 7-14 years the amount is 1.99x and for 4-6 years, 1.58x.

Our Products

Mennonite Trust Ltd. Services

MTL was formed in 1917. Our purpose is *to improve the lives of families in the area of financial stewardship in life and in death*. It has been our privilege to provide planning and to help people in many areas.

- Estate Planning and Will and POA drafting
- Estate Administration
- Mortgage and Loans
- Deposit Investments – Savings and GICs
- Managing of Accounts for the Disabled

Be assured that when you deposit your savings with MTL your money is secure. We are pleased to be able to say that for over a century, no one has ever lost money investing with Mennonite Trust. That includes periods such as the Great Depression, interest rate shocks, and the 2008 financial crisis. See the sidebar for more information.

As a local company, your deposits with us help to fund local needs. Your deposits with us are a source of loans for people you may know and churches you may attend. We're honored to be part of that exchange.

DFS Investments

When people need longer term solutions which invest in equities and bonds, we partner with **DFS Investments**, part of the Desjardins Group, which has more than \$190 Billion in assets. With a capitalization ratio rated among the best in the industry, it is recognized for its financial stability.



Through this partnership we can provide a full offering of mutual funds³, which can be placed inside your RRSP, TFSA, RESP, or held in open accounts. The investments held may be Canadian owned, from the USA, or from other countries around the world.

A Better Plan for a Better Future

We hope we can be your investment planner of choice. We are confident that with our unique mix of people and products, that our solutions will bring you the results you've been looking for. You'll be glad you got started with MTL. Call 306-945-2080 or 1-877-945-2081. You can also visit www.mtrust.net for more information.

³ Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed or insured. Their values change frequently and past performance may not be repeated. The statement contained herein are based on material believed to be reliable but are not guaranteed to be accurate or complete. The article is not intended to provide individual financial tax or investment advice. Particular investment or trading strategies should be evaluated relative to each individual's objectives.

Mennonite Trust: *Secure for the Long Haul*

There are many reasons to be assured about your investment with MTL:

- ✓ Oversight by a board appointed by three owning church bodies: Mennonite Church Saskatchewan, Mennonite Brethren Churches of Saskatchewan, and the Fellowship of Evangelical Bible Churches.
- ✓ Licensed as a Trust Company by the government of Saskatchewan.
- ✓ Regulated by the Financial and Consumer Affairs Authority for the Government of Saskatchewan. MTL provides monthly financial statements to them and is audited annually by the FCAA.
- ✓ Audited statements by an independent firm of Chartered Professional Accountants.
- ✓ Only secured loans are granted by MTL, ensuring a healthy loan portfolio.
- ✓ Other investments held from time to time by MTL include only high grade government bonds and a small portion in blue chip equities.
- ✓ Conscientious managers with Christian values.