

## What Do You Want?

- Advice that is not tied to the selling of any product – an independent opinion?
- To know if you are getting value from your advisor or broker?
- To be charged a fee for the work performed and not for the assets you have or the transactions you make?
- A holistic plan that covers all aspects of financial planning such as insurance, taxation, estate planning and corporations?
- Financial education to empower you to understand your financial situation?
- Small business or self-employed financial needs?
- Simplifying your financial portfolio so you can live life instead?
- Retirement planning or forecasting your future financial needs?
- Annual review or follow up investment plan for your finances? We offer hourly advice or an annual service agreement which offers unlimited correspondence by electronic means as well as one personal meeting per year.

## Contact Us

Joe Barbieri B.A.Sc. BCom, CFA  
Joe The Investor  
Phone: 647-286-8020  
Email: [joetheinvestor.today@gmail.com](mailto:joetheinvestor.today@gmail.com)  
Web: [www.joetheinvestor.ca](http://www.joetheinvestor.ca)

**Author of the Book  
“What Is Your Money Telling  
You?”**

**Honour the Strength  
of Your Conviction**



## Who Is Joe the Investor?

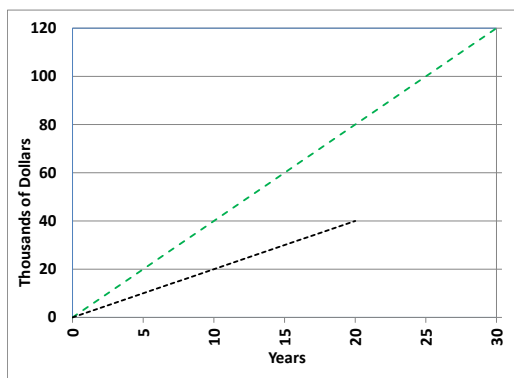
We are your financial tour guide. We can show you the shortest, easiest path to your financial goals. We provide fee only financial planning which focuses on advice.

**THE POWER  
OF 1%**

**Joe the Investor**  
*Honour the Strength of Your  
Conviction*

## The Power of 1%

**Did you know that 1% saved in investment fees, interest or expenses every year can give you thousands of dollars by the time you retire?**



**On a \$50,000 RRSP Portfolio, a 1% reduction in investment fees can give you \$500 per year. After 20 years, this amounts to \$10,000 more for you.**

**On a \$100,000 debt balance, a 1% reduction in the interest rate paid each year equates to \$1000 per year. After 20 years, this is \$20,000 more for you.**

**On a \$50,000 salary, saving 1% on your expenses each year can give you \$500 per year. After 20 years, this amounts to \$10,000 more for you.**

**What if you saved 1% on investment fees, debt interest *and* annual expenses? This would equate to \$2000 per year. After 20 years, this amounts to \$40,000 for you.**

**If you doubled each of the amounts, 1% savings on all of them after 20 years would amount to \$80,000 for you.**

**If you doubled each of the amounts and saved 1% for 30 years instead of 20 years, this would amount to \$120,000 more for you.**

***These numbers can be a lot larger.***

***Let us show you how.***

*What people have said ...*

*"I wanted to thank Joe for very quickly spotting all the inefficiencies and vulnerabilities within my current portfolio. It is the first time I truly understood the impact of paying all those fees, front end, back end, and in the middle. Joe also explained the things I need to know and do, in an understandable fashion, while outlining a sensible, do-able action plan that I will implement going forward.*

*Joe's background and insight around the financial industry is impressive and Joe has chosen his own career path that places integrity over personal gain. The world needs more people who care as much as Joe does."*

*Terri James Harker, Toronto*

## Our Products and Services

Independent Financial Planning

Retirement Planning

Annual Reviews or Follow Up

Investment Plans

Financial Education

## Fees:

\$150 per hour including HST for Annual Review, Investment Review, Customized Project

\$700 including HST for Initial Consultation, which is required for each client, and is a minimum of 2 hours

\$1700 including HST for complete retirement plan

\$1700 including HST for a complete investment plan

\$2800 including HST for complete financial plan

Ask about our client referral program to save on fees