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WEALTH PROFESSIONAL

WWW.WEALTHPROFESSIONAL.CA

ISSUE 2.4 | \$6.95

THE 1% WORLD
MAKING IT PAY IN THE
NEW ERA OF ULTRA-LOW
INTEREST RATES

**ADVISORS TO
REGULATORS:**
SLOW DOWN ON
COMPLIANCE!

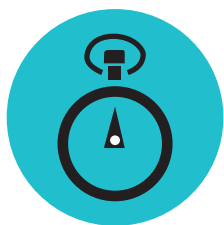
**SUN LIFE GLOBAL
INVESTMENTS:**
THE NEW (REALLY BIG)
KID ON THE BLOCK



**DOES YOUR
DESIGNATION COME
OUT ON TOP?**

**CHARTING YOUR
PATH THROUGH THE
CE JUNGLE**

**THE NEWEST,
FRESHEST
DESIGNATIONS**



Day in the life of...

Rona Birenbaum, President, Caring for Clients



6 a.m. or earlier Up an at 'em! If I'm taking my daughter to school, we get ready and I drop her at her dad's house and head to work; otherwise I get to the office at around 7:30am.

7:30 a.m. Respond to emails and prepare for the day. This quiet time is perfect for writing blog posts, client newsletter material or pieces like this! My assistant, Jenny, starts early each day and usually greets me with a range of documents that require my review and signature.

9 a.m. - noon Monday morning is the weekly Caring for Clients team meeting. My three staff and I meet to discuss our individual objectives for the week and how we can support one another in meeting those objectives. We touch base on outstanding client supporting tasks and review any compliance-related changes that will impact our operations and client servicing. We also chat about major life changes for clients and how we can acknowledge and support those big life events.

Client meetings and meeting preparation. This might include the delivery of financial plans, portfolio reviews, discussions regarding major life events such as cash flow concerns, career changes, issues with children, real estate transactions, and business

coaching for my entrepreneur clients.

The noon hour. I either spend lunch at my desk working or lunch with clients or business contacts.

1:00 - 4pm Most of my time is spent preparing for, or participating in, client meetings. Each day involves some amount of research. Because our firm provides comprehensive financial planning, we have to stay current on issues related to all aspects of financial and lifestyle management. This will include, but not be limited to, reviewing new government budgets and CRA decisions, reviewing recent court decisions on the subject of family and estate law, surveying the mortgage market, reading investment commentaries and meeting with portfolio managers.

5:00 p.m. Pick up my daughter and head home.

6 p.m. - 9 p.m. Twenty four years ago, when I first entered the financial advisory business, I worked evenings and weekends. That was necessary to get my practice off the ground. For the last ten years or so, evenings and weekends have been family and personal time. One of my primary goals in working with clients is to help them strike a balance that respects the importance of both. In this regard, I practice what I preach.

9:00 p.m. - 10 p.m. I read in bed with my cats cuddled up with me. Right now I'm reading *Investor Behavior - The Psychology of Financial Planning and Investing* by Victor Ricciardi and H. Kent Baker. Our clients will tell you that we put as much emphasis on the psychological dynamic of financial decision making as we do on the technical aspects. As with most things, it's not what you know, but what action you take as a result of what you know that makes the difference. **WP**

