



CorporateLiveWire

# **INNOVATION & EXCELLENCE AWARDS 2021**

**Award Winner**

**Ideal Life Experience Ltd.**

Financial Fiduciary Advisory of the Year  
**2021**

**Why we are different from your Financial Advisor and Wealth Management firms?**

We are Calgary's only FLAT FEE for advice financial fiduciary.

We help people who are struggling with a significant financial issue in their life. It could be either an opportunity, where the stakes are high, or a financial issue that keeps them up at night, worrying. It could be an inheritance, financial independence, changing advisers, post-secondary funding, divorce, purchase or sale of a home, purchase or sale of a business, retirement rollover/severance, discovery of excessive fees, couples not agreeing about financial issues, the ability to retire or any other financial issue.

We cut through the overwhelming financial noise to create an aligned overarching strategy that is congruent with your values, your goals and your desired lifestyle.

We are a boutique firm that helps a small community of successful business owners, entrepreneurs and professionals design and live their Ideal Life.

You'll experience a one-of-a-kind process that fully integrates and aligns your most important goals (financial and non-financial), with your most deeply held values (the people and things that are most important to you) and then determines how your finances can be arranged to optimize your fulfilment and enjoyment of life

The keystone of our process is you experiencing the creation of your own Financial Road Map®. This powerful foundational tool provides you with a unique level of clarity within a single document.

We offer Truly Comprehensive Financial Services™ covering all 5 financial disciplines (financial planning, insurance, taxes, investments and wills, trusts and estate planning) in a single integrated plan. Your strategy is protected since every recommendation is PEER REVIEWED through 5 best-in-class subject matter experts, each with deep expertise in their own specialty. Imagine having an oversight team coordinating all your financial affairs and your advisors so you don't get advice in a silo.

We are the only advisor in Calgary providing PACT – You receive The Four Client Expectations™ allowing you to experience our Advisor PACT™.

1. Protect - we protect your financial strategy & your money & we take that role very seriously.
2. Attention - our oversight team stays "on top of ALL of your personal financial issues" all the time and keeps everything moving towards your objectives.
3. Coordination - we coordinate all aspects of your financial affairs & your financial team.
4. Transparency - we enforce a culture of disclosure, you always know what you pay for every service and product and how much everyone is being paid. We have no ulterior motives and aggressively police any potential conflicts of interest.

Once we have 25 Ideal Clients in our Ideal Client Community, we will not accept any new clients.

Your investment for the value you receive is 1 simple annual tax-deductible FLAT FEE.

## Why would you need a Financial Advisor who is a fiduciary?

Fiduciary is a LEGAL term than means that the advisor is required by law to serve only YOUR INTERESTS. When you work with a fiduciary, you have the comfort of knowing that the financial advice you are receiving is in YOUR best interest, not the best interest (best commissions) for the advisor. As a fiduciary we must disclose all relevant facts and avoid all conflicts of interest when working with you.

Spoiler Alert, investors assume their Financial Advisor, Investment Advisor, Financial Planner or Wealth Manager operates as a fiduciary and this could not be farther from the truth, the vast majority of advisors only have to meet the much lower “Suitability Standard.” This includes all the big-brand name financial institutions and wealth management firms that the vast majority of investors blind trust and feel have their best interests at heart. It’s the classic wolf in sheep’s clothing idiom!

A Suitability Standard is **product focused**, and simply means the **investment product** is suitable given the clients risk tolerance. It doesn’t have to be the best investment vehicle for you, simply an acceptable product. This does not mean it has the lowest fees. It could be the worst product with the highest commissions/ fees as long as it fits your risk profile, it is considered “suitable.”

Financial advisors in Canada are only held to a “**suitability**” **standard** that does not require them to act in the best interests of their clients.

The implementation of a fiduciary standard would have widespread implications for the financial industry, as advisors would be required to ensure that all recommendations were in the best interest of their clients, including the minimization of all fees and expenses, which is typically at odds with the advisor’s goal of maximizing revenue from a client account. This would involve a shift towards the client’s goals and objectives, ahead of the advisors.

There is an inherent conflict of interest because the vast majority of financial advisors are paid a commission or % of assets to sell a product, so the question is whether they will sell you the best product with the lowest fee? History shows that the answer is likely NOT. How do we know that? Because we have yet to run a single Truth in Fees Transparency Report where the advisor has put the investors interests first.

The research is clear. Whenever there is an incentive of any kind it is almost impossible to NOT be swayed by it. When there is an incentive, advisors have a tendency to lean in that direction whether their bias is conscious or unconscious.

Our financial advice and investment recommendations are right for you in every way, including fees. We don’t have a choice. It is our legal requirement.

You might be asking yourself, "Where do I find the right Financial Consultant near me who charges a flat fee and will treat me fairly?" "Where can I find an Advisor who can create an Integrated Aligned Overarching Strategy in alignment with my values, goals and ideal life vision?"

Dean Kendall is a Financial Organizer in Calgary, handling all of the financial affairs for a select group of clients who value unbiased quality advice for one simple flat fee.

His latest book is **Stop Paying Hidden Investment Fees!** Click here for more information <https://ideal-life-experience.ca/deans-book>

**In addition, Dean is a 3X Canadian National # 1 Amateur, a 5X Canadian National #1 Professional BMX rider, downhill mountain biker and an avid snowboarder. He is an expert at winning. Let him show you how to win the money game. You can reach Dean at [dean@ideal-life-experience.ca](mailto:dean@ideal-life-experience.ca) or Phone [403-543 -7226](tel:403-543-7226).**

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