



Ideal Life Experience Ltd. - Canada

**Leading Providers of Comprehensive Financial Services -
Western Canada (2022)**

All Advisors are NOT Alike: These 10 Differences Will Change Your Life!

1. Context AND Details - Both matter!

We are specialists in the financial services industry. We help people who are struggling with a significant financial issue in their life, and we can help you even if you already have other advisors. Most of our clients do. We are experts at analyzing your immediate financial issue within the context of your entire financial picture which results in a breakthrough of clarity that makes your next steps obvious.

Your significant financial issue could be either an opportunity, where the stakes are high, or a financial issue that keeps you up at night, worrying. It could be an inheritance, financial independence, changing advisers, divorce, tax effective retirement withdrawal strategies, debt management, purchase or sale of a home, purchase or sale of a business, aligning business and personal finances, post-secondary education funding, no plan or strategy, retirement and pension options, severance allowance, early

retirement strategies, discovery of excessive advisor and/or investment fees, couples not agreeing about financial issues, the ability to retire or any other financial issue that keeps you up at night. What is keeping you up at night? Whatever it is, we can help you set it right and get you back to sleeping like a stone.

2. Prescription Before Diagnosis is Malpractice

We spend a significant amount of time determining your most deeply held values, you're most important goals and creating a crystal-clear design for your ideal life, which is why my firm is called Ideal Life Experience. We complete all the design work on the front end because it's my belief that prescription before diagnosis is malpractice. You cannot make investment or financial decisions in a vacuum. If you have not first designed your ideal life all the rest is just silliness, it is really malpractice. You see pundits on TV and in magazines spewing advice, yet none of them know your situation, so how can it be applicable. The truth is that it isn't.

3. We look at BOTH the financial AND the non-financial aspects of each decision.

In my experience the financial services industry focuses far too much on the money aspect of retirement and little time is placed on the non-financial aspects of retirement which are just as important. This is because the vast majority of Financial Advisors are paid to sell products. Financial advisors are not educated on these non-financial aspects so they can provide appropriate guidance to clients who are about to go through retirement transition. How people decide to approach retirement and their goals is huge because it's going to impact the quality of their remaining years. You need client centered advice, not product pushing salespeople. Getting it wrong has huge implications.

According to the J.D. Power 2021 Canada Full-Service Investor Satisfaction StudySM

- ***Most investors say their needs aren't being met: Only 36% of investors say their wealth management needs are completely being met by their firm and this has a significant effect on their level of satisfaction.***

4. We manage all 5 disciplines.

In my experience this percentage is even lower because investors simply don't know what they don't know. They are in the dark as to what should be provided because of unclear expectations from financial advisors and the wealth management industry. Consumers are far too focused on investments at the expense of other planning opportunities. There are 5 core financial disciplines and investments are only one. This investment centric thought process is pushed by the industry because that is how they can best maximize profits. Would you ignore 4/5ths of the blueprints when building a house? Would you ignore 4/5ths of the ingredients in a recipe? What kind of results would you expect if you did?

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

Let's break this down because it is critical to your understanding and to your ability to reach your goals. We charge a single flat fee which is fully disclosed up front. We never take a commission, and we don't get paid on any solution we might recommend. We get paid only for the advice we give you.

Therefore, you always have the comfort of knowing that the advice you are receiving is in YOUR best interest. What does it mean to be a fiduciary? It means that we must disclose all relevant facts and avoid all conflicts of interest when working with you. As a fiduciary I am LEGALLY REQUIRED to serve ONLY YOUR INTERESTS.

Sadly, investors mistakenly assume ALL financial advisors and wealth managers operate as fiduciaries. THEY DO NOT. Ask them! They will say all kinds of fancy words but they will not commit in writing to being a fiduciary. That should tell you everything you need to know. The vast majority of advisors are product pushing salespeople and only have to meet the much lower "Suitability Standard." Let me be crystal clear, all the big brand-name financial institutions that people blindly trust and feel wholeheartedly have their back are NOT required to act in your best interest!

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.

There is an inherent conflict of interest because an advisor is paid a commission or % of assets to sell a product, so why would they sell you the best product with the lowest fee? History shows that they won't. 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 the direction of their best interests, whether their bias is conscious or unconscious.

We save clients a considerable amount in both advisor and investment fees. Our flat fee is almost always significantly less than what you're currently paying to your advisor and you are only getting advice in one of the five disciplines rather than all five.

6. We NEVER hide our fees. They ALWAYS hide their fees.

I have been in business for over 25 years and have yet to meet a single client, no matter how sophisticated, that can tell me how much they are paying in fees. Most miss by thousands or tens of thousands of dollars per year! That's because most of the fees they are paying are hidden from them, and sadly, it is legal to do so in Canada.

That's why I was inspired to write my book - Stop Paying Hidden Investment Fees! How To Get Unbiased Advice For The Right Fee So You Can Reach Your Financial Goals Years Earlier. I was tired of seeing consumers being ripped off by the large financial Institutions and the wealth management Industry. The institutions with the biggest names are charging HUGE HIDDEN fees! Trusting these institutions is classic herding behaviors, creating overconfidence and bad decisions.

The purpose of the book is to help people become better informed about the investment industry and to understand the MASSIVE IMPACT of hidden fees on their ability to reach their goals years earlier. We are passionate about helping people make better informed decisions to reach THEIR goals years earlier.

7. We build a Written Comprehensive Lifetime Overarching Financial Strategy, covering all five disciplines, that is designed just for you.

I have never met a single investor, no matter how sophisticated, that has a written lifetime plan covering all five disciplines. You simply cannot optimize your results without a comprehensive plan. 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.

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.

We offer Truly Comprehensive Financial Services™ covering all 5 financial disciplines (financial planning, insurance/risk, 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.

8. We are the only advisor in Calgary providing PACT

We are proactive in each of these areas:

1. Protection - We protect your financial strategy & your money & we take that role very seriously.
2. Attention - Our oversight team proactively 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 - You will always know what you pay for every service and product. We have no ulterior motives and aggressively police any potential conflicts of interest.

For all of this, we charge one simple annual tax-deductible FLAT FEE.

9. You will always know whether you are ON-TRACK or OFF-TRACK to your goals, and we will alert you immediately when you are off-track and give you a plan to get back on-track.

Staying on-track to your plan in the short run ensures that you are on-track in the long run. Keeping you on-track to your goals at all times is a job we take very seriously.

10. We work with clients who want to live lives of significance.

We are not interested in clients who are “chasing returns” or playing other silly investing games. Our clients are serious about their money and their goals. The clients we serve best have clear personal values and use those values as the guiding principles for their lives. Every important decision is pulled through the filter of their values to ensure that they are living their lives on purpose and with intentionality. We help our clients clarify their values and live accordingly to ensure they are living the most fulfilling life possible.

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?” “Where can I find an advisor who will only invest my money in proven passive investments? We suggest that you interview several. You’ll quickly learn that there are very few who are fiduciaries, believe in passive investing and have a process to create an Integrated Aligned Overarching Strategy that is updated three times per year. When you do find the right advisor, you’ll be able to relax in the knowledge that you are in the right hands and that your financial future is secure. Feel free to reach out to me with your questions. I’m committed to investor education.

If you are ready to get really serious about living your Ideal Life and getting your financial house in perfect order, please call me at 403-543-7226 or email me at dean@ideal-life-experience.ca to get started. I look forward to working with you to reach all of your goals.

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 book - Stop Paying Hidden Investment Fees! Click here for more information <https://ideallifeexperience.com/deans-book>

Newest book just released - Becoming The Champion of Your Dreams: How to Set and Achieve Your Most Important Goals Click here for more information <https://www.ideallifeexperience.com/champion>

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 or Phone 403-543 - 7226

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