

Dick M. A. Haas, B.A.

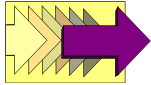
Financial Security and Investment Representative

P O Box 210, Acton, ON L7J 2M3
☎ Office: (519) 853-3383 ❖ Cell: (905) 691-6233

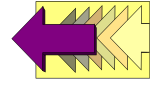
email: dick.haas@freedom55financial.com
www.deema.ca – www.dickhaas.ca

Customer Service Center: Toll-free: 1-877-566-5433

Trusted Advice + Ongoing Service = It All Adds Up



Intelligent & Insightful Investment Information



First some facts about my credentials, qualifications and accomplishments

I have been a financial advisor for over two decades. My career included work for the Auditor General of Canada. With extensive industrial work under my belt, I have been working with money for over 35 years. I like numbers. I like graphs. I like simplicity.

I was educated in Holland, Canada and the USA. I have lived and worked in Europe, Japan and the US. I have understanding of domestic and global markets. I educate myself continuously and have insight into the workings of the markets; separating facts from fiction.

In our community I have contributed to society with volunteer work in many different areas, with clear results. As a writer, my articles have been published in Canada (in newspapers and magazines); and in Japan and Holland.

I am licensed in Ontario for insurance products, mutual and segregated funds, and other financial products.

The result of my efforts are clear: over 85% of my new business comes from referrals from satisfied clients.

What others have said about my skills

From a professional assessment by a Ph.D. in Psychology

Intellectually, his skills and abilities are extremely strong and there is no question that he has what it takes to assume more significant responsibilities in the future. In many respects Dick possesses a consultant's profile with outstanding problem solving, conceptual and analytical abilities. Furthermore, he can channel his efforts to achieve his objectives. His planning and organizational skills are very strong.

When we look at his **interpersonal skills**, Dick strives to create a climate of involvement and participation with his coworkers and his peers. He is sensitive to the needs and feelings of others, and puts an emphasis on teamwork and collaboration. Dick is also effective influencing others and introducing change, as he can tailor his approach to meet the needs of different audiences. (more at bottom of page 2)

Successful Money Management – How I Do It

When i meet with you, I listen and take notes.

I need to understand where you are and where you want to be.

It is about your life and your money.

I explain that a loss in one year could set you back for 5 or even more years.

I take your current portfolio statement and do a historical analysis of its past performance. I have all the funds on my computer, including its parameters.



You "rent" my mind, my soul is not for sale.

I color code the results: **red** means you have lost money and **green** means you are doing well. The colors show clearly where changes need to be made. (see example on page 2)

Then I meet with you again and the colors and graphs will show clearly where you have been. Usually you have lost money.

We stop the bleeding and move forward with solid advice using simple language. It is time for you to relax.

THE TRUTH IS Most investors have been abandoned by their advisor. I do NOT subscribe to that !

Why you can NOT afford a year with negative returns

EXAMPLE

Jan. 1, 2002	start	\$ 100,000
in 2002	-13.9% loss - minus	\$ 13,900
balance yr-end		\$ 86,100
in 2003	10.5% gain - plus	\$ 9,041
balance yr-end		\$ 95,141
in 2004	8.4% gain - plus	\$ 7,992
balance yr-end		\$ 103,133
in 2005	12.1% gain - plus	\$ 12,479
balance yr-end		\$ 115,612
in 2006	17.4% gain - plus	\$ 20,117
balance yr-end		\$ 135,729
in 2007	-1.2% loss - minus	\$ 1,629
balance yr-end		\$ 134,100
in 2008	-13.6% - minus	\$ 18,238
balance yr-end		\$ 115,862
Actual gain over 7 years →:		15.86%
That's an average of only 2.3% per year!		

I define Successful Money Management by its results. Steady gains without annual losses is my landmark.

There are only about 240 working days in a year. It is my strong belief that given these constraints + a dedicated approach to financial planning it is next to impossible to manage more than about 300 family portfolios.

Most brokers and financial advisors at financial institutions have thousands of clients. More is better, isn't it? Not really.

The more clients a financial advisor has, the less attention each portfolio receives. That's elementary!

So ... what is the secret of our success?

The secret to our success: maintain a small client base and serve them well. Referrals are the result.

SUMMARY – the secret to investing for your retirement – 5 Simple Points

1. We work with a limited number of clients and provide trusted advice *with* ongoing service.
2. We work with a limited number of funds that have a proven track record of positive long-term returns.
3. We monitor your portfolio monthly and make changes in allocation as the market requires. Zero cost.
4. We follow the 5 points below to ensure that your retirement goals are as planned.
5. We meet with you at your home or business locations – your comfort zone. Preferably at least annually.

What is important about your retirement savings.

1. Never lose money in any given 12-month period

A loss in one year can set you back years. None of our clients has ever lost a penny in any year!

2. Ensure that your advisor gets you a decent return

Most investors, in the current market are afraid to look at their statements. Returns were positive in 2008!

3. No Surprises

Surprises, whether in investments, insurance, retirement, or financial planning can keep you awake at night.

4. Send as little as legally possible to CRA (Revenue Canada)

This is simple: plan ahead and use all the options available to you. We have the solutions for you, incl. RRSP's.

5. Financial Road Map

We can assist you with a financial roadmap from the present to your estate plans. It is **your** Financial Vision.

Some final points about my assessment quoted above.

“Dick's performance on our tests of cognitive skills and abilities was in the superior range compared to some of the best senior managers and executives whom we have assessed in the financial sector. He is exceptionally quick and perceptive when it comes to solving complex problems. His learning aptitude is well above average and he rarely drops the ball. He is equally strong when we look at his conceptual skills, which are related to such marketing activities as long term planning, forecasting and the development of strategies.”

If your current financial advisor plays more golf than you do, maybe you should ask where his/her priorities are. I don't play golf.