



In today's financial world there are as many different investment products as there are advisors that offer them. And while many investors learn in real time the ins and outs of fee structures and promised returns with a degree of success, Atlantis Financial Inc. provides something different to their clients that they can't easily get anywhere else.

Since each person's lifestyle differs, Atlantis believes that so too should their financial plan. While many advisors offer cookie-cutter portfolios based on whether clients scored low, medium or high on their risk assessments, from Atlantis's perspective those packages go a long way from meeting a client's needs.

The mindset and lifestyle a person brings to the table is an important part of any financial plan, add Atlantis's knowledge and individualized process and structure, and the end result is a plan that meets a client's needs.

Atlantis founders, Simon Ffrench and Allan Norman, guide clients through a pre-planning process that establishes their financial goals along with the lifestyle choices they plan to make. Add to that what they call critical financial events, including career changes, a child's birth or education, retirement, or buying a home, and they develop a tailored financial plan. Before submitting the plan to real-time, they use computer simulation interactively with the client to see how it will stand up to various market fluctuations and for their clients to see and understand the impact lifestyle choices have on their future.

"Most financial plans are based on variables such as rates of return, inflation and taxes," said Ffrench, "But what happens if the variables change dramatically. How does the plan stand up?"

Norman compares the simulation process to that of an airline pilot learning to fly. "We map out our clients lives and

can experiment and see the implications of buying a boat or moving into a new home."

A level of trust comes into play when Atlantis acts upon the goals the client has established. Atlantis can provide modeling within a plan to illustrate different scenarios, but ultimately the direction of the plan is decided by the client.

The level of empowerment they offer their clients, appeals to business owners, professionals or executives who know what they want and see the importance of getting the best value for their dollars as they go after their goals.

Getting the best value includes a fee-based structure. In a traditional model, fees are often hidden and most people aren't aware of them or the amounts. The fee-based model increases accountability, allows clients to see how much they're paying and portions of some investment fees are tax-deductible. The fees are often less and the client's best interests are looked after.

Research consistently shows investor's long term returns are better when they don't try to actively time the stock market. Advisors moving money in and out of investments may look like they are adding value but, according to Norman, in all probability they are reducing long term returns.

We all want to believe that money managers will pick the best investments and make us rich, but it is the life style and life events that determine true investor needs. Atlantis attracts people who are looking to step outside the accepted model and take control of their financial future.

To see how you can exercise your investment power, visit www.ExerciseYourInvestmentPower.ca and take the Atlantis Financial Challenge. By putting power into the hands of their clients and providing expertise and knowledge, Atlantis creates a team that positions clients to achieve their goals.