



Meeting with a financial services advisor can be a paying proposition!

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MONTRÉAL, Oct. 21, 2014 /CNW Telbec/ - Financial Planning Month is the perfect time to revisit one's personal finance strategy — both in terms of saving and credit. As experts in the management of personal finances, financial services advisors can offer valuable support to clients for achieving their objectives, but also for finding solutions to effectively managing their personal finances.

According to a Laurentian Bank survey conducted by CROPⁱ, more than one third of Québécois find that managing personal finances is a complex task. However, most do not avail themselves of a financial services advisor's expertise. More specifically, 64% of survey respondents between the ages of 18 and 34 indicated that they do not use the services of such advisors. The proportion of people who do increases as retirement approaches, with 51% of those aged 55 and over using such services.

Meeting with an Advisor Makes Good Sense

"People should sit down with their financial services advisor once a year, as they do with their physician to take stock of their health status," underlines Financial Planner Guylaine Dufresne, Senior Manager of Investment and Financial Planning at Laurentian Bank. The advisor's role is to support clients with their projects and plans by helping them establish realistic objectives based on their means. By having a 360-degree vision of their client's financial situation, the advisor is able to objectively offer concrete solutions that will meet their goals with respect to saving, debt repayment and plans for the future.

"It is a good idea to meet with a financial services advisor not only annually, but any time one's financial situation changes as well," adds Guylaine Dufresne. "People should take advantage of these services at all ages — be it when they enter the labour market, when they become a parent, or when buying a property."

\$5,000 to be Won... and a Bonus of 1%

In order to promote awareness among Québécois of the importance of monitoring their financial situation and of establishing a savings plan with an expert advisor, Laurentian Bank is holding its *\$5,000 to be Won* contestⁱⁱ. Until December 15, 2014, all Bank clients who meet with their advisor to discuss their savings needs will be eligible to win a prize of \$5,000.

The Bank is also offering its clients who transfer their savings from other financial institutions an instant cash bonus of 1%ⁱⁱⁱ. This offer is valid until January 9, 2015.

To meet with a financial services advisor, clients can visit any of Laurentian Bank's 152 branches or contact the Bank's Client Services Department at 1 800 252-1846.

About Laurentian Bank

Laurentian Bank of Canada is a banking institution whose activities extend across Canada. Recognized for its excellent service, proximity and simplicity, the Bank serves one and a half million clients throughout the country. Founded in 1846, the Bank is among the 2014 edition of the Montréal's Top Employers competition, which showcases the city's top 25 companies offering enviable places to work. It currently employs some 3,700 people whose talent and dedication has made it a major player in numerous market segments.



Laurentian Bank distinguishes itself through the excellence of its execution and its agility. Catering to the needs of retail clients via its extensive branch network and constantly evolving virtual offerings, the Bank has also earned a solid reputation among SMEs, larger businesses and real estate developers thanks to its growing presence across Canada and its specialized teams in Ontario, Québec, Alberta and British Columbia. For their part, B2B Bank is a Canadian leader in providing banking and investment products and services to financial advisors and brokers, while Laurentian Bank Securities is an integrated broker widely known for its expert and effective services nationwide. The institution has more than \$34 billion in balance sheet assets and more than \$41 billion in assets under administration.

ⁱ The CROP survey was conducted December 9-14, 2013 among a Web panel of 1,000 Québécois.

ⁱⁱ No purchase necessary. The contest begins on October 15, 2014 and ends on December 15, 2014. One (1) prize of \$5,000 will be drawn at random across all Laurentian Bank branches among all clients who have met with an advisor between October 15th and December 15th. The prize will be deposited to the Laurentian Bank RRSP, TFSA or RRIF of the winner. The odds of winning depend on the number of participants. To claim the prize, the winner must answer a mathematical skill-testing question. Some conditions apply. Details available at Laurentian Bank branches or at www.laurentianbank.ca.

ⁱⁱⁱ Some conditions apply. A cashback of 1% is paid if the amount transferred and the cashback are maintained in the receiving account for five (5) years. The types of products not eligible for the bonus are: LBC promotional products, GICs with a term shorter than 2 years (1% bonus), term deposits, demand deposits, bonds and strip coupons. The amount transferred and the cashback must remain in a Laurentian Bank account in accordance with the blackout period, otherwise a penalty equal to the cashback will be charged to the receiving account. The blackout period begins on the date the investment is issued. The cashback payment, which can reach a maximum of \$20,000 per client, is deposited in Canadian funds to the Laurentian Bank Tactical account. To take advantage of this offer, please visit a branch or call your advisor. The Bank reserves the right to modify or terminate or change this offer at any time without notice. Please visit a branch for details. The client is entirely responsible for any tax consequences resulting from the cashback payment, which is taxable if paid to a non-registered account. To take advantage of this offer, you must sign a transfer agreement between October 15, 2014 and January 9, 2015. This offer applies to all registered and non-registered funds transfers. Transfers must be made no later than March 15, 2015.

SOURCE Laurentian Bank of Canada

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