

Rubinstein Financial Management
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Rubinstein Financial Management's FAQs



Frequently Asked Questions

“Generations helping Generations.”

Who is **Rubinstein Financial Management**?

We're an independent team of financial advisors, who provide the best quality of service with a passion for solving financial problems.

Malee	Branch Manager & Senior Investment & Insurance Advisor
Arthur	Tax & Estate Specialist & Senior Investment Advisor & Branch Manager
Michael	Investment & Insurance Advisor
Justin	Investment & Insurance Advisor

What does **“independent”** mean?

This typically refers to advisors who are not employed by a bank, which gives them the freedom to select investments based on their track records.

We own our practice, so our only employers are you, our clients!

Who is **Investia**?

Every licensed investment advisor in Canada is required to work with what's known as an investment dealer.

We elect to work with **Investia Financial Services** because they're one of Canada's largest financial services firms and they share our values. They're owned by **IA Financial**, best known as the owner of **Industrial Alliance**, Canada's 4th largest insurance company.

We also like their stability. IA Group was founded in 1892, so they've been providing financial services for almost 120 years, making them one of Canada's oldest financial institutions.

What differentiates you from other advisory practices?

Team Service Approach:

We operate as a team, which allows each member to contribute to the care of our clients, which explains why we're known for providing exceptional client service. Our collective expertise enables us to provide a superior client experience.

More Than Just Investments:

Many advisors focus primarily on investments, and don't invest the time to understand and appreciate your non-investment concerns. We're different; we're good listeners.

Family Practice.

We'll help you create your own roadmap by learning about you and your family. And with that deeper understanding, we can educate you on the options most suitable for you. As a family business, we have a built-in, shared value system. Those values of hard work, integrity and loyalty extend to our clients, whose financial successes are our successes.

What kind of **clients do you work with?**

We believe everyone deserves advice, and no one should be left behind. Having multiple advisors allows us to provide services for both simple and complex client needs.

Do you work with the **parents and **children** of your clients?**

Yes! Our advisors vary in age and area of focus, so we're well suited for working with several generations. And our clients have the option of working with whoever suits them best, but at the same time knowing there is always support from any advisor when it is needed. Additionally, our age range ensures continuity for future client generations down the road.

I'm not sure my **current advisor understands me. They don't seem to make time for me or understand my perspectives. How can I ensure things will be any different with you?**

One of the greatest honors an advisor can receive occurs when a retiring advisor selects them to assume the management of their valued client relationships.

We've had that honor on multiple occasions over the years due to our well-earned reputation for client care, and we continue to build that reputation one client at a time.

What is your **investment philosophy?**

Maintaining relationships by building trust with our clients. Providing independent sound advice through constant monitoring of market solutions. We believe that today's fast-moving financial markets require a proactive approach.

Our expertise lies in identifying long-term economic and geographic trends and building global investment portfolios that reflect these trends, never using a bank style "cookie cutter" approach.

How can you help me with my **mortgage?**

Banks only offer their own mortgages, so you may not be getting the best rate available.

We can refer you to an independent mortgage broker who can introduce you to a far wider range of mortgage rates, at no extra cost to you.

And, we can prepare for your mortgage meeting by helping you answer questions such as "*Variable or Fixed Rate Mortgage?*" and "*Do I need mortgage insurance?*"

How can you help me with my **insurance needs?**

Insurance agents work for one company and can only offer insurance policies from their employer, so they have a limited selection. This disadvantage may be costly to you.

As a team of independent insurance brokers, we have relationships with all the major Canadian insurers, making it possible to find the best combination of coverage, price and service. In other words, as insurance brokers, we work for you!

