

## Overview

Incorporated in 1988, Gilles R. Marceau & Associates Inc. is a comprehensive, independent transition management & financial planning organization. We offer access to professionals in both financial and lifestyle consulting who *understand what is important about your lives and assets.*

Fully independent as Gilles R. Marceau & Associates Inc., we are not involved in the selling of financial products. *We sit on the same side of the table as the client.*



The foundation of Gilles R. Marceau & Associates Inc. is the strict adherence to the six-step financial planning process as recommended by the Financial Planners Council of Canada.

We believe that personal financial management success focuses on the individual and *all the financial and psychological factors that impact a person's life.*

## Our Mandate

- Help the client paint a picture of the life he/she desires from the transition they are experiencing or about to undertake
- Inform & educate the client of potential barriers and opportunities
- Provide opinions & advice that lead to solutions for the needs that the client has identified



*"... let us help you do what you want, when you want to do it..."*

## The Need

People tend to use this service when they are faced with **changes in their lives**. These changes may be related to **financial loss or gain** such as the sale of the business or inheritance; **career change** such as retirement, **relationship change** such as divorce or death of a spouse/partner or **change in health** for either oneself or a loved one.

*"...No matter what the life event, or change, we must go through a financial adjustment.*

*I can't think of a life event that doesn't have a financial impact upon the person experiencing it..."*

## The Transition & Financial Management Process

Through the discipline we use, what we refer to as the **"Transition Management & Financial Planning Process"**, clients *gain control* over their personal and financial lives.

This **process** has six distinct steps **to help clients:**

1. **Confirm the life they want to financially support** by identifying personal *goals and objectives*.  
As professionals, we can help clients clarify their personal values and attitudes associated with the transition they are contemplating or experiencing. These considerations form the basis in determining the best planning strategy for each client.
2. **Clarify their present situation** by collecting and assessing *all relevant financial data*, such as lists of assets and liabilities, tax returns, records of securities transactions, insurance policies, wills and pension plans.



3. **Identify problems** that can create *barriers* to the achievement of the life they want to support. These problem areas must be identified *before* solutions can be found.
4. **Understand choices** through written recommendations and alternative solutions. The type of recommendations will vary with the complexity of each client's individual situation, but *they are always structured to meet each client's needs.*
5. **Implement the right strategy** to assure that each client reaches his/her goals. We believe that the plan is of no value unless the recommendations are *systematically implemented* as authorized by the client.
6. **Ensure that goals are achieved** by providing a *periodic review* of each client's plan.

## Our Solution

Our **Transition Management & Financial Planning** will assist you to achieve personal and financial well-being by ensuring that there is an excellent understanding of the *financial alternatives* so that knowledgeable decisions can be made.

Once this is done, we will work with the client's financial services suppliers to ensure that there is delivery of competitive products and services that meet our strict standards as established within the personal life plan.

*"... Transition Management and Financial Planning is the ability to define life goals and to develop a financial course-of-action so that these goals may be realized in the most tax-efficient basis possible..."*

## Testimonials

*Gilles has helped me visualize what type of life I really want to have. He has created the personal and financial roadmap for me to get there. He is a great transition management and financial planning coach.*

Maria Palumbo

*Gilles entered my life when I was overwhelmed with all the financial and other important life decisions that were ahead of me. He developed a vision of what was possible and a financial budget and long-range plan to make it happen.*

Barbara Vaughan

*We have discussed with Gilles, in our transition to retirement, the fact that money is simply a servant to support the life you want. He has helped us to make our 'retirement plans' a 'retirement reality'. Gilles is an excellent coach and knowledgeable financial planner. He makes you think of where you are now and where you want to be in the future. We particularly appreciated that he does not sell financial products but rather sits on the client's side through his fee-for-service approach.*

Ken & Fran Stewart



*Our services are provided on a fee-only basis. Our fees are established and guaranteed once we have had a no-obligation introductory meeting with the prospective client.*

*The purpose of this meeting is to establish:*

- *how our services will make a difference in the client's life;*
- *confirm the process we will use;*
- *determine the amount of time required to complete the plan*



*Tax Efficiency: Within our planning process, we also take into consideration the potential use of pension and private health services legislation to ensure that pre-tax dollars can be spent wherever possible to meet the financial goals.*

Gilles Marceau is an accomplished Financial Planning, Retirement and Lifestyle Planning Consultant and Educator, with more than 30 years of professional- and senior-management experience in the Financial Services Industry.

He brings credentials which demonstrate his pursuit of continuous professional development. He is a Certified Financial Planner (CFP) and a Registered Financial Planner (RFP) as well as a Chartered Life Underwriter (CLU). In 1998, he was awarded the Professional Retirement Planner (PRP) designation. Each of these designations is supported by an in-depth and very successful 30-year career in the Life



Gilles R. Marceau  
CLU, CFP, RFP, PRP  
Practice Leader

Insurance, Banking and Investment/Securities sectors. He has held the positions of Director of Individual Insurance Marketing for one of Canada's leading life insurance companies; Regional Manager for a financial planning practice directed to high net worth individuals; Managing Partner, Marketing Development for what was Canada's largest Trust Company and Managing Partner in a fee-based Financial Planning/Employee Benefit firm.

Gilles is currently the co-Chair of the Professional Retirement Planners designation accredited through the Retirement Planning Association of Canada.

**Gilles R. Marceau & Associates Inc.**

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# Gilles R. Marceau & Associates Inc.



## Transition Management and Financial Planning



**Your Goal:**

to support your life

and create *financial independence,*

and maintain *good health and security...*

*Let us help you get there!*

