

# GIC Financial Services Celebrates 30 Years

How did a small local investment firm become one of the area's most trusted financial institutions?

It's no secret that you have to work hard for your money. For the past 30 years, GIC Financial Services' financial advisors have been helping their clients sort through the confusion and make the most of their hard earned money.

"Our clients know they can trust us to find them the highest guaranteed interest rates for their GICs and the best managed mutual funds from the thousands of investment opportunities available in the market place," says Ray Kalvaitis, Vice President, Sales. "When investing, 'short cuts' and 'get rich quick' ideas are like disasters waiting to happen. Hard work and patience are the secret to investment success."

During the past three decades, GIC Financial Services has grown to become one of Hamilton's largest investment brokers. More than 10,000 individuals have turned to GIC Financial Services for financial advice. One of the reasons for their success is their independence.

#### Best Rates from Across Canada

As an independent broker, GIC Financial Services isn't limited to a single bank or fund company. They have access to the entire market to secure the best products available for their clients. They can provide clients access to Canada's best mutual funds, GIC rates that consistently beat the banks, and comprehensive financial planning. President, Jerry Flanigan, says that "clients tend to be drawn to us because of our superior rates, but return to us because of our outstanding personal service".

#### Exceptional Service

No matter what your investment needs are, the financial advisors at GIC Financial Services will create the

plan that's right for you. With thousands of investment options at their fingertips, each plan is personalized to suit each client's needs, lifestyle and level of investment. Advisors are committed to providing a superior level of service that includes regular portfolio reviews and complimentary financial planning meetings to make sure financial goals are being met.



With a plan in place, an advisor can help you maximize income, minimize taxes and manage risk.

"I firmly believe that the majority of hardworking families want to improve their quality of life," says Frederick Marchildon, Vice President, Operations. "People want low risk solutions, honest advice and they want to work with someone they can trust." The team at GIC Financial Services delivers that every day to its clients. "It's the right thing to do," says Marchildon. "This continues to set us apart."

#### Top Fund Managers

GIC Financial also stands out for the time the team spends researching products and expanding their expertise. Before investing in a mutual fund, GIC Financial Services ensures the fund holds investments that are suitable to a client's situation and goals. The fund manager is also analyzed and advisors only invest in funds directed by the most capable portfolio managers.

#### Safe & Secure Investments.

GIC Financial Services only recommends GICs from banks and trust companies that are members of the Canadian Deposit Insurance Corporation or provincially insured credit unions.

With that level of dedication, it's no surprise to learn that many new clients are referred by existing ones.

"Clients pay us the biggest compliment when they refer us and our services to their friends and family," says Gloria Evenson, Vice President. "They cite our expertise, our financial planning capability as reasons. But most of all, clients have told me how important consistency is to them."



"When dealing with the bank it's common for a client to have to start over with someone new every 18 to 24 months," she explains. "Here they are meeting with the same advisor time after time – someone who knows and understands them and their financial situation."

#### Local Business

GIC Financial is a local business that understands the needs of residents in Hamilton and the surrounding area. It has offices in Ancaster, Burlington, Stoney Creek and Dundas and is a member of the Federation of Canadian Independent Deposit Brokers and the MFDA Investor Protection Corporation as well as the Registered Deposit Brokers Association.

Arrange time with a GIC Financial advisor to review your portfolio – without fee or obligation – to ensure your investments are working efficiently for you.

Log on to [www.gicfinancial.com](http://www.gicfinancial.com) to learn more.

## Products and Services:

- \* RRSPs
- \* RRIF
- \* Tax Free Savings Accounts
- \* GICs
- \* RESPs
- \* Segregated Funds
- \* Life Insurance
- \* Mutual Funds
- \* LIRA
- \* Annuities
- \* LRIF
- \* LIF
- \* Group Benefits
- \* Personal Income Tax
- \* Estate planning

*"It is truly comforting to have an honest and trustworthy individual to come to for professional financial advice."* Marion P.

*"Thanks for your steadfast and professional guidance in helping me develop and use my RRIF funds in as productive a manner as possible. We are grateful for your expertise and leadership."* Don and Ruth G.

Wishing GIC Financial continued success.

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- » dedicated systems and processes designed to help you sell and service your clients
- » access to rates and forms on our web site
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Advisor's Advantage Trust **AAT PROGRESSIVE GICs**

The best success stories are the ones written right here.

Congratulations to GIC Financial Services on 30 years of success. Your hard work and commitment embodies all that makes Canada a great place to live, work and play. We look forward to helping you reach even loftier heights in the years to come.

[www.cwbank.com](http://www.cwbank.com)

25<sup>th</sup> CANADIAN WESTERN BANK  
Realizing our promise.

Congratulations to GIC Financial on 30 years service in the financial services industry.

GIC Financial Services  
Congratulations on your 30<sup>th</sup> Anniversary

HOECHT • GALVIN • KAI  
CHARTERED ACCOUNTANTS

Providing Assurance and Advisory Services in the Hamilton Area for over Fifty Years

Wishing GIC Financial another 30 Successful Years.

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Congratulations on 30 successful years!

[www.resmor.com](http://www.resmor.com)

GIC FINANCIAL SERVICES  
INVEST WITH INTEGRITY

Sentry Select congratulates GIC Financial Services on its 30th anniversary

Sentry Select Capital Inc. is a Canadian wealth management company that offers a diverse range of investment products, covering a variety of domestic and global mandates. [www.sentryselect.com](http://www.sentryselect.com)

# GIC Financial Services Invest with Integrity

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