

CLIENT PRACTICE INTRODUCTION



ALIGNED
capital partners inc.

**SHAFIK
HIRANI'S** | PRIVATE
WEALTH
MANAGEMENT
PRACTICE

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A MESSAGE FROM SHAFIK HIRANI



In today's society too many people neglect to take an active interest in the steps required to achieve their financial goals. They are unaware of the strategies and opportunities available to them.

Sadly, most lose out. I enjoy passing along the wisdom and techniques I have learned about creating and managing wealth.

The Uniqueness of our Philosophy

Our clients have come to expect a superior risk-adjusted return on their wealth and net worth. I am convicted in my belief that this comes from the Paradigm Shift away from "traditional financial planning" towards an alternative path. The formula for our success is Part Science and Part Art.

SCIENCE

We initially take a snap shot of each client's current financial situation through our DISCOVERY process. We quantify investment objectives (in terms of risk tolerance and return expectations). Then we identify constraints in achieving these objectives (such as liquidity needs, time horizon, taxes, inflation). Next we benchmark the portfolio to properly gauge its performance and risk. That process provides an initial level of clarity.

While the asset-allocation decision is the primary choice in achieving investment objectives, it is not the only one. We will support our recommendations with documentation, and attempt to minimize transaction costs and reduce taxes. It is vital that we continuously monitor and evaluate changing capital market and economic conditions to take advantage of opportunities and ensure we hold ourselves accountable to our commitments.

While every good advisor does that, the question arises, why else should I work with you? That's the ART.

ART

I Believe the Art in each client's success has come from our Paradigm shift from "Traditional" Financial Planning. Too many advisors have their telescopes looking outward, identifying success with ability to see "External Events" (i.e. Macro-economic conditions, Capital Markets, etc.). They justify their success externally.

Our approach is to break this pattern. We put away the telescope and bring out the microscope. We start by having our clients look in the mirror. We attempt to remove barriers to financial success like ego, and patterned conditioning. We are passionate in our belief that clients must have the correct Psychology of Wealth.

This journey begins with eliminating past conditioned subconscious mechanisms that guide our decision making process; and re-engraining the correct mental framing for correct decision making.

A NEW PARADIGM

CONGRATULATIONS ON TAKING THE FIRST (AND MOST IMPORTANT) STEP TOWARDS ACHIEVING YOUR FINANCIAL GOALS. AS YOU MAY HAVE REALIZED, OUR APPROACH IS NOT TRADITIONAL. WE HOPE THAT OUR APPROACH WILL RESONATE WITH YOU AS YOU BEGIN TO TAKE YOUR FIRST STEP TOWARDS A NEW PARADIGM IN WEALTH CREATION AND WEALTH MANAGEMENT.

THE TRADITIONAL APPROACH

- ✗ External Focus on Markets and Economy
- ✗ Focus on Pain Avoidance and Fear of Loss
- ✗ Behave via Conditioned Responses
- ✗ Linear Planning- Chronological
- ✗ Left Brained
- ✗ Traditional Approaches (Max RRSP, TFSA)
- ✗ Focus on Doing what the Masses do
- ✗ Work for Money
- ✗ Managing Time

OUR APPROACH

- ✓ Look Internally First (Behavioral Psychology)
- ✓ Focus on Goal Attainment
- ✓ Breaking Conditioning by Interrupting Patterns
- ✓ Holistic Approach - Begin with the End
- ✓ Right Brained (Insight - Emotional Intelligence First)
- ✓ Alternative Approaches
- ✓ Focus on Treating yourself like a Corporation
- ✓ Make your Money Work for You rather than you working for it
- ✓ Managing Energy / Behavioral Finance



OUR PROCESS

DISCOVERY

1

The first step involves attending an Initial Discovery Meeting with all decision makers. We understand your time is extremely valuable and would like to help you speed up processes in which you achieve your financial goals so you will be given a homework package to complete in advance of your first meeting. Take this seriously. Complete all information and try not to cancel, reschedule if it can't be avoided. At that meeting we will interview potential new clients for their psychology, aptitude, assets, knowledge and risk tolerance. We will also introduce ourselves formally and review our past credentials and performance. We adhere to the highest standards of professional ethics and maintain client confidentiality at every step.

REVIEW & ANALYSIS

2

From this, we will establish financial goals and projections. We will also establish your "Investor Profile". We will provide you with a Letter of Understanding which outlines certain things such as credentials, corporate backgrounds, compensation methods, the scope of services provided, confidentiality, your role in the process, conflicts of interest, assumptions, and so on.

PRESENTATION & IMPLEMENTATION

3

We then use our sophisticated, proprietary financial planning software along with our Strategic Investment Planning software to establish a plan, outline optional strategies, make recommendations and conduct "what-if" scenarios. Further, we review assumptions with you during this stage to gauge the validity of our projections (ie: inflation, taxes, capital yield, mortality, etc.). We will also establish an Investment Policy Statement to hold ourselves accountable to our commitments.

At this point, should we mutually agree to work together, we will open respective accounts (RRSP, TFSA, RESP, Cash, Corporate etc.) and consolidate your investments under our management. This stage also involves implementing the plan that will be based on the details provided.

REGULAR REVIEW

4

A regular review plays an important role in holding ourselves accountable. They allow for discussions regarding changes in life events, personal circumstances, tax laws and economic circumstances. Such circumstantial changes may determine a need for a plan adjustment. Regularly scheduled reviews are highly recommended to ensure that you stay on target.



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ACHIEVEMENTS

- Winner - "Canada's Top 50 Financial Advisors" (for 2013, 2014), by *Wealth Professional Magazine*
- Awarded Runner Up - "ETF Champion of the Year in Canada" (for 2016, 2017)
- Recognized in Canada's - "Hot List of Financial Advisors" (for 2015), by *Wealth Professional Magazine*
- Recognized as Canada's - "Financial Advisor of the Year" (for 2014), by *ACQ Magazine's Global Awards*
- Recognized as Canada's - "Top TFSA Investor" (for 2014 & 2013), by *The Financial Post and Money Sense Magazine*
- Winner - "National Manager of the Year" - of 500 Branch managers for 7 years (for 2006, 2007, 2008, 2009, 2010, 2011, 2012)
- Awarded "President's Elite: Top 1% of Consultants" (of 4,500 Advisors) (for 2005, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014)
- Honored with "Achievement in Business Award" (for 2014), by previous firm
- Awarded 7 times "Pillar Performance Award" (2006, 2007, 2008, 2009, 2010, 2011, 2012)


EDUCATION

- 2015 **RRC** - Registered Retirement Consultant - *Canadian Institute of Financial Planning*
- 2014 **CPH** - Conduct and Practices Handbook Course - *Canadian Securities Institute*
- 2014 **WME** - Wealth Management Essentials Course - *Canadian Securities Institute*
- 2004 **CFA Level I** - Passed Examination
- 2002 **CLU**[®] - Chartered Life Underwriter - *Advocis Institute of Advanced Financial Education* 
- 1999 **BMC** - Branch Managers' Course - *Investment Funds Institute of Canada*
- 1998 **CIFP** - Chartered Financial Planning Designation - *Canadian Institute of Financial Planning*
- 1998 **CSC** - Canadian Securities Course - *Canadian Securities Institute*
- 1998 **CFP**[®] - Certified Financial Planner Designation - *The Financial Planning Standards Council of Canada* 
- 1995 **CIFC** - Canadian Investment Funds Course - *The Investment Funds Institute of Canada*
- 1993 **B.Comm.** - Bachelor of Commerce, Major: Finance (Hons.), Double Minor (Psychology & Economics) - *University of Calgary*

PERSONAL

- **Vice President**, *Canadian Association of Financial Planners* (2004 –2007)
- **Past Vice President**, *Advocis™ (The Financial Advisors Association) (Media Relations)*
- **Course Instructor - Chartered Financial Planning Designation**, *Mount Royal University* (2001 –2006)
- **Founder**, *The Hirani Foundation for Charitable Giving™* (est. 2010)

IN THE MEDIA

- **BNN Business Day AM - Regular interviews/commentary** - *Business News Network* 
- **CTV Alberta Primetime News, Money Panelist** - *CTV / Bell Media* 
- **Global News Energy TV, "Wealth Creation"** - *Global TV* 
- **CBC's Alberta@NoonGuest** - *CBC* 
- Award Winning Presenter to over 100 Alberta Based Corporations on "Psychology of Wealth"
- Main stage speeches to Financial Advisors worldwide, including Japan, Russia, China, Italy, Greece & Ireland

Shafik has been recognized in Canada's Top 50 Financial Advisors twice in an industry with over 85,000 advisors. He has been ranked on Canada's Hot list for 2015 and was Canada's Runner up for ETF Champion of the year Nationally for 2016 and 2017. With two decades of experience in the industry, Shafik was national manager of the year for 7 years in a row (from 500+ Branch Managers and the top 1% of advisors out of 5000). In addition to professional practice, Shafik has also taught the Certified Financial Planning Course at the University in Calgary, was Vice President of the Canadian Association of Financial planners and was a Board Member Director for Advocis (the financial advisors association). Shafik has a Certified Financial Planning Designation and is a Chartered Life Underwriter. He is Founder of The Hirani Foundation for Charitable Giving, which donates to local Charities throughout Calgary specifically.

CONTACT

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