



**Brandon Croken**  
**Financial Planner**

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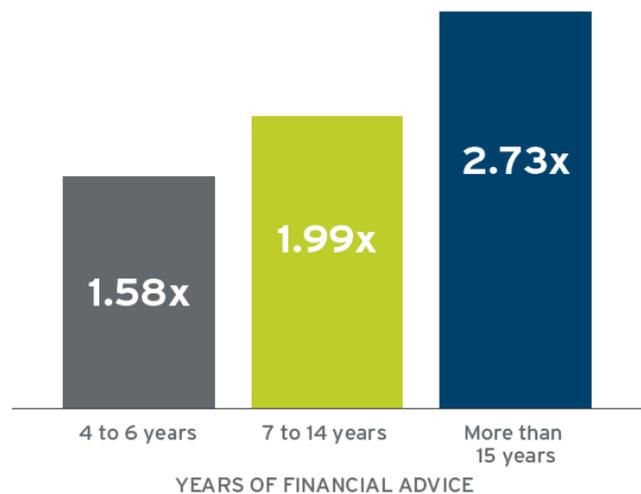


**Credential<sup>®</sup>**  
Financial Strategies  
Asset Management

**Benefits of Working with a Financial Advisor**

***“Households that receive financial advice (e.g., strategies on how to stay disciplined during times of market volatility) accumulate significantly more assets over time than households that do not receive advice.”***

Investors who work with a financial advisor accumulated 2.73 times more assets than investors without an advisor \*



\*Source: IFIC Value of Advice Report, 2012

Special market update – June 1, 2020

This special webinar was hosted by NEI Investments and was the latest in their series of regular market updates. For our wealth management services, our credit union partners with Aviso Wealth. NEI Investments is a part of Aviso Wealth, and is Canada's leader in Responsible Investment funds and portfolios.

In these sessions, experts from NEI Investments provide context for the most recent market developments and share information regarding what to expect in the coming days and weeks.

You can [listen to the recording here](#) and review the highlights below.

Key points from the webinar:

- With the recent unrest in the US, some potential implications to consider include:

- Economic - “Couldn’t have come at a worse time” as it relates to economic recovery from the COVID-19 pandemic. Market recovery had been expanding in breadth in the past few weeks, however social upheaval could reverse that trend.
  - COVID-19 – Large gatherings of protestors and law enforcement personnel may result in increased spread of the virus.
  - Political – Fallout from these events may impact the US election in November.
  - Social - Companies face a credibility challenge when commenting on sensitive social issues and must find ways to turn “words into action”.
- Guaranteed Investment Certificates (GICs) may reduce volatility in client portfolios, but may also introduce risk that clients fall short of their long-term investment goals.
  - Toronto’s decision to issue \$100M in municipal social bonds this year to support “positive change” (words of Mayor John Tory) are an important step for Canadian impact investing.

If you have any questions, please don’t hesitate to contact me

Sincerely,

  
**Brandon Croken CFP®**  
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