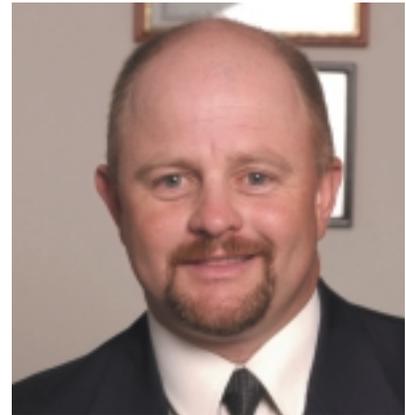




Mutual Funds

five minutes with...

NAME: Dave Hagerman
POSITION: President
COMPANY: CanWealth Financial Services Ltd.
LOCATION: Kingston, Ontario



Being in the financial services industry for 21 years, Dave Hagerman, President of CanWealth Financial Services Ltd., doesn't focus on a specific client niche. In fact, he doesn't believe in turning clients away, which explains his diverse clientele. As a result, his company has over 1,000 clients and he says that staying in touch with his clients on a regular basis is important to keeping them happy.

Q. During your first encounter with a new client, what process do you work through to help obtain the information you need?

A. I have devised a system—I call it the client interview kit—and that system collects all the information I need, right from the roots of my clients—who they are, how many children they have and what they're trying to accomplish—to collecting information for networking purposes. Clients who go through this planning process know that I'm not just there to sell a product. What I'm trying to do is work with them and help them solve their problems.

Q. What attributes do you think make you stand out from other advisors?

A. When clients come to me, they get a lot more than just a product. I listen to what people say, and I take my time with each client. I'm knowledgeable about both products, insurance and

investments and provide value added service to all of my clients. I am well known in the community, and network with many professionals—lawyers, mortgage professionals, general insurance agents. I know who is reasonable and trustworthy, and I refer clients to those professionals who, in turn, send referrals my way.

Q. What's your secret to retaining clients, especially when the market is so uncertain?

A. Building a financial fence around your clients is key to maintaining their loyalty. If you don't build a financial fence—a network of professionals for your clients' every need—somebody, like me, is going to come by and take that business away. Through networking, I can pick the best companies in every area to assist my clients, whether it's for disability, life insurance, critical illness or investments. Building a financial fence around your clients is highly effective in client retention.

Q. What special tools do your clients have access to?

A. My Web site (www.canwealth.com) is completely interactive with my clientele. Clients can view their accounts through a special password system—any day, anytime and from anywhere in the world. I post reports on the Web site, links to the financial world, daily stock market

activity, different product lines and my booklet, which explains some of the products we sell and why. I e-mail many of my clients their commentary reports. I also use the TD's Advisor Web site, www.tdadvisor.com extensively because of the wealth of third-party information.

Q. What is the key to helping your clients survive market volatility?

A. Clients are worried about the markets and staying in touch with them is important. Never ignore your clients. I have clients call me all the time. Some advisors might pass them over to their assistants, but I ask my clients to come into my office to talk. Clients need to understand that if they're in solid investments, within a diverse portfolio, they should stay with them and not move them around. As an advisor, you should see your clients on a regular basis—try to meet every four or six months, if possible— and keep the lines of communication open.

** The recommendations and opinions expressed are those of Dave Hagerman and CanWealth Financial Services Ltd. and do not necessarily reflect those of TD Asset Management and are not specifically endorsed by TD Asset Management Inc.*



Asset Management

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