

# Private Coaching

Steps, fees, and background info

# Good Investing

We are independent investment coaches. We don't sell any products or take any commissions. Instead, we educate and empower our clients to feel confident investing their own money according to their values.

## Mission: To help 1,000,000 Canadians invest intentionally

Our change theory is based on the idea of a tipping point. As more people invest according to their values and earn good financial returns, others will follow suit. Clients feel pride in their portfolio and now have the language to tell others why it's a good idea. Meanwhile, more money flows into companies that are sustainability leaders, helping them grow faster than their competitors and raising their value. As these investments perform better financially, additional investors will be attracted to this approach.

## How it Works

We are not brokers, advisors, or money managers. Instead, we're like coaches and consultants that offer an independent perspective. Our model is based on education and empowerment, with the goal of helping one million Canadians invest intentionally.

Everybody gets a free consultation, and if you decide to work with us here's what you can expect from our private coaching offering:

- Learn investment basics
- Examine 'doing less evil' and 'doing more good' investment options
- Choose the investments that align with your values
- Develop an investment plan tailored to your risk tolerance and tax situation
- Open new accounts and transfer funds
- Put your money to work
- Automate new deposits and rebalancing
- Check-in after six months



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## The Process in Greater Detail

We take a human-centered approach to teaching and learning so that we're with you every step of the way.

### Learn Investment Basics

We will cover the investment basics, from stock vs bonds to RRSP vs TFSA. Using experiential learning, we'll learn by applying these concepts to your personal financial situation.

### Examine Investment Options

Thinking of your portfolio like a pie chart, we'll go through each slice of the pie to look at 'doing less evil' and 'doing more good' investment options. Different funds use different definitions of sustainability, so it's important to look at the methodologies and see the companies inside each fund. We can highlight any questionable companies that snuck into the fund, and will disclose any financial trade offs involved such as higher risk or higher fees.

### Choose Your Investments

After examining the options, you'll get to choose the investments that align best with your ethical values while working towards your financial goals. Since Good Investing is not a registered investment manager, we cannot choose the investments for you. Instead, we're here to provide you with information and context, empowering you to choose for yourself.

### Develop an Investment Plan

Once you've made all of your decisions, we will create an investment plan that is tailored to your financial situation. This plan involves asset allocation (what percentage for each investment option) and tax optimization (which funds to hold in RRSP, TFSA, etc.). If there is a sizable amount going into US dollar funds, we will plan for the cheapest way to exchange currencies.

### Open New Accounts and Transfer Funds

After your plan is finalized, you will open accounts at an online brokerage. Once the paperwork is done, you'll transfer assets into your new accounts. It takes about 24 hours for cash to appear in your account, however it can take 6-8 weeks to transfer money out of mutual funds.



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## Put Your Money to Work

Buying investments online for the first time can be intimidating and scary! We'll sit with you as you make your first trades. You can share your screen with us to verify the orders and ask any questions about the platform. Trades should only be made while markets are open (9:30am - 4pm EST Mon to Fri, closed holidays). This step seems daunting, but after making a few trades you'll see how easy it is! Now that your money has been put to work, you can sit back and relax.

## Automate Everything

Life can get hectic, and it's easy to procrastinate when it comes to financial matters. That's why we suggest clients automate their investments as much as possible. We'll show you how to set up recurring bill payments into your investments accounts. We'll also show you an application called Passiv that does all the math for you, and invests your new deposits with just one click according to your previous decisions.

## Six Month Check-in

It's a good idea to review everything after about six months. These follow-up appointments are possible for as long as you'd like, although usually just one or two suffice unless something changes in your life that impacts your plan. The first follow-up is always included with our package.

## Fee Structure

Package Price: \$1800 - \$4500 + sales tax *\*We proudly offer a 15% discount to anyone who works or volunteers for a non-profit or social enterprise\**

Sliding Scale: 1.8% of your investments

Sliding Scale			
Amount to invest	\$0 - \$100,000	\$100,000 - \$250,000	\$250,000+
Price	\$1800	1.8% of amount	\$4500

Clients who are switching from mutual funds to online investing save about 1.8% annually in management fees. The idea is that we're charging you the savings for the first year, and then you'll collect those savings every year thereafter.

