PROFILE

NAME:	Albert Hill
POSITION:	President, CEO & Investment Advisor
FIRM:	Bryant & Whitford Consultants
LOCATION:	Oakville, Ontario



Albert Hill's approach is simple: provide wealth preservation and risk management advice to your clients to ensure they continue to grow their wealth, while preserving capital.

Q. Who are your clients and what are their top priorities?

My clients include individuals, families, group accounts, and corporations. The majority are Baby Boomers and busy professionals, who will be retiring within the next decade. Their top priority is to continue to grow their wealth, while preserving capital. A lot of my clients are in the top tax bracket, and they also want good tax planning advice.

Q. Generally, what is your approach with clients?

Our approach at Bryant & Whitford is to focus on wealth preservation and risk management. We are not "traders" and do not manage a client's speculative funds. Rather, we manage our clients' "serious" money—the funds they will use for retirement and fulfilling their long-term goals. We implement a comprehensive personal financial plan to identify and document investment objectives, liquidity needs, investment time horizon, risk tolerance, and outline tax considerations. In the planning stage, we get to know our clients on a personal level and learn how they envision spending their savings, up to and including retirement. Their investment strategy is determined after we evaluate their financial plan and risk profile. Together, these indicate the required return and appropriate level of risk for the portfolio. A strategic asset allocation methodology is then employed to diversify the portfolio by asset class, sector and geographical region, consistent with the established risk and return parameters.

Q. What services do you provide to your clients?

Depending on their needs, I provide a financial plan designed to help my clients build their financial future or, if they have more complex requirements, an in-depth financial plan that leaves no stone unturned. In addition to investing and money management, I offer assistance with financial planning, wills and estates, and insurance strategies.

Q. What products are best suited to your clients?

One of the reasons I started Bryant & Whitford is to have independence and the right to invest in the mutual funds of my choice. Depending on the clients' needs, I will either build a portfolio of mutual funds or use a managed portfolio. I have partnered with TD Mutual Funds because they offer a full range of well-diversified portfolios suitable for most clients and are a recognizable brand name.

Q. What is your best piece of advice for investing today?

I always advise my clients to have a long-term approach to investing—although that doesn't seem to be the trend in the industry today. According an industry report, the average holding period for a mutual fund is just under three years. At the end of the day, I advise my clients and advisors to do their homework. Don't lose your focus. And ignore the media.

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