

FAQs

to answer all your questions

Who is iA Private Wealth and Schwartz Financial?

Building, growing and preserving wealth takes planning and a comprehensive, holistic vision. When you work with an iA Private Wealth Investment Advisor, you have a trusted partner who is fully dedicated to your success at every stage of your lifelong financial journey.

iA Private Wealth offers tailored wealth management solutions through a network of more than 500 independent advisor teams. With over \$48 billion in assets under administration, we are the partner of choice for discerning investors across Canada.

Schwartz Financial is led by Senior Wealth Advisor, Chris Schwartz, CPA, CMA. Chris has over 15 years helping clients prepare for retirement.

Link: [iA Overview](#)

How does iA Private Wealth compare to other investment firms?

iA Private is ranked among the best Full Service Wealth firms in the country. In a recent survey by J.D Power and Associates for iAPW ranked 3rd for Customer Satisfaction.

Link: [Ranked 3rd in J.D Power's Customer Satisfaction](#)

What services do you offer?

We simplify and organize your financial life by offering comprehensive wealth management services tailored to your unique needs. Our services include retirement planning, insurance strategies, estate planning, cash flow budgeting, and educational planning for your children - ensuring every aspect of your financial future is covered.

At the core of our approach is a commitment to integrity, transparency, and trust. We are dedicated to providing exceptional, personalized service, offering you the guidance, planning, and customized solutions you need to achieve your financial goals with confidence.

We have a detailed "*Service Overview*" that is available.

What is your investment philosophy?

We focus on what we can control: choosing the right asset mix, managing risk and minimizing fees and taxes. We encourage savings and sticking to a disciplined plan - reviewing your situation on a regular basis and making adjustments as needed to keep you on track.

We have an “*Investor Affirmation*” overview sheet that is available.

What type of clients do you work with

We work with a wide variety of clients - professionals, business owners, doctors, dentists and retirees - all with their own unique circumstances.

Despite their varying backgrounds, our clients share common traits: they are long-term investors who value a disciplined, ongoing investment process focused on managing risk and building wealth over time.

How do clients feel about working with your group?

Clients that work with us are very satisfied with the work we do and how we work with them.

We have a “*Client Testimonials*” page that is available.

How do you work with your clients?

We are very accessible to our clients. You will have our cell phone numbers and you will find that we answer our calls and return our messages.

Working together with your other trusted advisors, we seek to provide unbiased advice to help you achieve your long-term objectives. We work to reduce complexity and help you tune out “the noise” in the financial markets.

I’m not sure I am ready to make any changes to my finances? Will connecting be high pressure?

Not at all. My goal is to provide you with an honest, professional assessment of where you currently stand and offer insights on ways you can improve your situation if you choose to. We understand that retirement planning is personal and any next steps will be completely up to you.

What if I already have a financial advisor?

That’s perfectly fine. Most people have an advisor, but they also want a second opinion to ensure they’re on the right track.



I'm busy and not sure I have the time. How long will this take?

We respect your time and know people are busy. While it is important to have your finances in order we keep the first meeting to about 45 minutes. We can cover a lot of ground in this time.

What are the next steps? How does the transfer work?

If you choose to work with us, the process is straightforward. All we need is your signature on the paperwork, and we'll handle the rest. We'll open your accounts, facilitate the transfer of assets, and keep you updated as your investments are added to our system.

Whenever possible, we transfer your investments "in-kind," meaning we retain your existing holdings unless they are proprietary to your previous institution. We will also provide you with a comprehensive investment plan for your review and approval, carefully considering factors such as trading costs, capital gains, and current market conditions before making any adjustments to your portfolio.

We have a detailed "*Becoming a Client*" overview sheet that is available. We also have a "*How You Accounts Transfer*" overview that is available

How long will the transfer take?

We always caution transfers can take up to 4 weeks – this depends on the outgoing institution and the type of investments to be transferred. However, we have seen most accounts transfer in less than 2 weeks.

How often will we meet?

As often as you like - but everyone is different. We do want to get together at least once a year (and number of connects in-between).

If you have questions or need advice, we're always generous with our time. Rest assured, we are continuously monitoring your investment portfolio to ensure it stays aligned with your goals. Plus, you'll have 24/7 access to all your investment accounts through our secure online platform for full visibility at any time.

Is there online access?

Yes, our default setup is paperless, though we can accommodate paper-based preferences if needed. You'll receive a secure link along with a username and password to access your accounts online, where you can view daily market values, statements, trade confirmations, and tax documents. If you ever prefer paper-based statements, you can easily switch back at any time.

Additionally, we offer a mobile app for both Apple and Google users, giving you convenient access to your accounts on the go.

Do you work with people outside of the St. John's region?

Yes, we have clients across the province and across the country (we are licensed in Nova Scotia, Ontario, Alberta, British Columbia and Nanavut).

While we always prefer in-person meetings, technology allows us to connect virtually, using whichever communication method suits you best. This flexibility ensures we can meet with you no matter where you are—whether you live in our neighborhood or across the country.

What is the fiduciary standard that iA Private Wealth held to?

iAPW is a member and is regulated by the Canadian Investment Regulatory Organization (CIRO).

As a member of CIRO, iAPW is required to adhere to strict regulations regarding the protection of its clientele. CIRO regularly monitors the firm through independent compliance audits to ensure fiduciary duties and proper recordkeeping are in place.

iAPW is audited annually by external auditors.

Where are my accounts held?

National Bank Independent Network (NBIN) acts as Custodian and Trustee for all of iAPW accounts and the cash amounts held in these accounts are protected by the Canada Deposit Insurance Corporation (CDIC).

NBIN provides depository services, trade executions and settlement services on various exchange and market places.

Where can I go to get more information?

There is a lot of information included to ensure you have a complete overview - and we hope we covered everything.

However we are available to answer any other questions you may have.



How are my accounts protected?

We understand that today's investor values the safety of a strong institution when entrusting their assets. You have worked hard to build your assets – and we want you to know that we are going to work even harder at keeping them safe. We rely on corporate governance best practices and adhere to the stringent rules and regulations set by our regulatory bodies.

iAPW is (and has to be) a member of CIRO in order to conduct business. CIRO sets high quality regulatory and investment industry standards, protects investors and strengthens market integrity while maintaining efficient and competitive capital markets.

All securities are held in segregation by iAPW. This means that they are kept separately and cannot be used by the firm. CIRO carries out regular audits to ensure that the segregation of securities has been done according to the rules.

iAPW is also a member of the Canadian Investor Protection Fund (CIPF). CIPF was created by the investment industry to ensure client assets are protected- with defined limits. Assets protected include cash, securities and certain other property. Investment dealer insolvency rarely happens, but if it does, CIPF is in place to ensure your cash and securities are returned to you.

A brochure outlining the CIRO and CIPF protection is available upon request (and is included in the New Client Welcome package).

We have a “*Safekeeping Your Assets*” overview sheet that is available.



Chris Schwartz, CPA, CMA
Senior Wealth Advisor

14 International Place, Suite 203
St. John's, NL A1A 0R6
T: 709.579.6518
C: 709-764-3215
E: cschwartz@schwartzfinancial.ca

www.schwartzfinancial.ca
www.iapriatewealth.ca

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