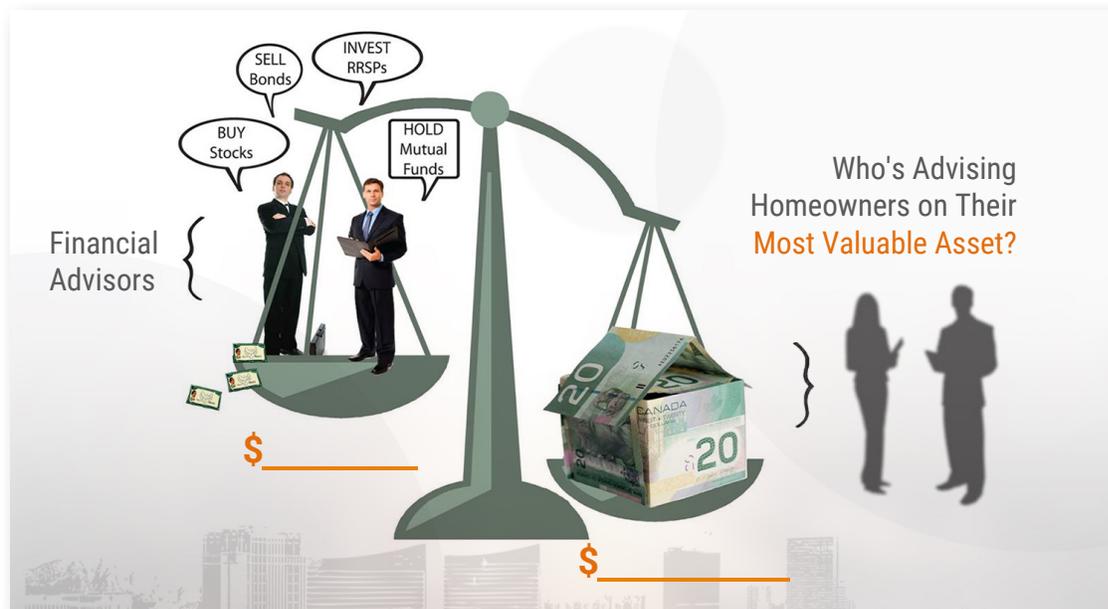


4.3 How to Explain the Most Valuable Asset for Homeowners



The AIM

A

It just doesn't make sense for the majority of a homeowner's wealth to be invested in personal property, and have no one helping them manage it. People spend very little time thinking of their home as a manageable investment in the same manner as they do more liquid financial assets, even if they are smaller. This clear parallel to Financial Advisors solidifies what you do as a Home Investment Advisor™. This slide will help homeowners see that an HIA® is to houses and properties what wealth managers are to stocks, bonds, mutual funds, and GICs.

"If you commit to inform rather than promote, customers will reward you with trust and loyalty."
~ Jay Baer, Youtility: Why Smart Marketing Is about Help Not Hype

45.3% of Canadian's Net Worth is comprised of "Housing-related" assets.

~Statistics Canada, 2012



(continued...)

The Benefit and Confirmation

- B** We believe this is the point where you start to paint yourself as an industry leading professional, rather than a transactional salesperson. To guide this learning, we like to say, "I don't get it, why doesn't the whole real estate industry do this?" "It makes sense to devote at least as much time to your largest financial asset that you do to your other assets." Tell your clients that they should have someone they can phone who knows them, their position, their circumstances, their neighbourhood and their property. Tell them that now they do, because you are filling that void.
- C**

97% of REALTORS[®] surveyed believe the HIA[®]IMPACT advances the professionalism of the agent.

~HIA[®] Agent Survey, 2016



The Benefit to you, the HIA[®]

- B** For almost every working individual in North America, and the world at large, retirement is the light at the end of the tunnel of a lifetime worth of toil and sacrifice. Planning for that retirement is not something that many people take lightly. Entire industries of financial planning, wealth management, and asset allocation have been born out of the need to help people manage their money and plan for their future goals and dreams.

According to a Statistics Canada report from 2012, the principal residence was the largest asset owned by most Canadians with a median value of \$300,000. In contrast, the value of an individual's "private pension, including RRSPs" of \$116,000 is 1/3rd the value of their most valuable asset: their real estate holding's (Statistics Canada, 2014). Yet rather than help homeowners manage their most valuable asset, the real estate industry has been confined to the sidelines only to step in when it is time to facilitate the transaction. The question we ask is "why?" The answer, we needed you!