Why Choose Verecan Group?

Don't choose us because we say we're different.

The financial industry is very good at telling people why one firm is better than another. We'd rather give you a few things to judge for yourself. Look at how the firm is built. Ask how people get paid. Pay attention to what happens when the best answer is to do nothing. Make sure you understand the advice you're getting and why. Then decide whether we've earned your business.

1. The incentives are easier to see.

Every financial relationship can involve potential conflicts. Pretending otherwise isn't especially useful. What matters is understanding what those conflicts are, reducing the ones that can get in the way of good advice, and being clear about the ones that remain. That's something we've thought about deliberately at Verecan.

Our advisors and agents aren't paid commissions or vendor payments. Our Portfolio Managers aren't paid to recommend one investment product over another. We don't use sales quotas to determine what clients should do. That doesn't make us magically objective.

It removes some of the more obvious reasons for the recommendation to be about us instead of you.

2. The advice comes before the transaction.

Sometimes the right answer is to refinance your mortgage. Sometimes it's to stay exactly where you are. Sometimes you need more insurance. Sometimes you already have enough. Sometimes your financial plan needs work. Sometimes the most useful advice is simply to stop fiddling with something that's already doing its job.

Good advice should still be useful when there's nothing new to buy. We think that's a pretty reasonable test.

3. Your portfolio shouldn't need a crystal ball.

We don't build investment portfolios around our ability to guess what markets, interest rates, governments or economies will do next. Nobody gets those calls right consistently enough to build a financial future around them.

Verecan Capital Management uses disciplined, diversified investment strategies designed around each client's objectives, circumstances and tolerance for risk. The goal isn't to react faster to every headline.

It's to build a portfolio that doesn't require constant reaction in the first place.

4. Serious standards. Plain language.

Verecan Capital Management Inc. is registered as a Portfolio Manager in Canada and as an Investment Adviser with the U.S. Securities and Exchange Commission. Those registrations come with real regulatory obligations, and we take them seriously. We also think clients should understand what's happening with their money without needing a finance degree or a translation guide.

If something's complicated, our job is to explain it clearly.

5.

Different specialists. One financial life.

Investments. Financial planning. Insurance. Mortgages. Taxes. Cross-border issues. They affect one another, whether the financial industry organizes them that way or not.

Verecan Group includes separate regulated businesses with distinct responsibilities and areas of expertise. When it makes sense for those teams to coordinate, they can. When something belongs with another professional, we say that too.

Knowing your lane is part of giving good advice.

6.

You should be able to judge us.

Don't trust our advertising. Ask hard questions. Compare our structure, costs, advice and answers with what you have now.

If you're not clear on how we're paid, ask us to explain it. If our advice doesn't make your options easier to understand, challenge us. If we stop earning your confidence, that matters too.

A financial relationship shouldn't continue simply because it already exists.

Give Better a Chance.

You don't have to decide that Verecan is better before you talk to us.
Give us the chance to prove whether we're better **for you.**

START WITH A CONVERSATION

TalkToUs@verecan.com
1-800-782-2345
verecan.com

DISCLOSURE

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Verecan Capital Management Inc. is registered as a Portfolio Manager in Canada and as an Investment Adviser with the U.S. Securities and Exchange Commission (SEC). Verecan Asset Management Inc. is also registered as an Investment Adviser with the SEC and provides investment management services in the United States. Registration with the SEC does not imply endorsement by the SEC or any particular level of skill or training. Verecan Wealth Inc. provides financial planning, tax preparation, and insurance services through appropriately licensed representatives, where required. Verecan Mortgage Services Inc. provides mortgage services through appropriately licensed representatives and is powered by Get a Better Mortgage. More information is available on our website.

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