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Which trail...



is right for you?



# The Planning Trail

The Planning Trail is the ideal place to start. It includes the two programs below.

## The Planning Trail Program

This program was created to support my customers' achievement of their goals for financial independence. Our value proposition includes:

- **Goals and Gaps Worksheets** are used to help customers achieve their goals and close their planning gaps.
- **Team Member Tracking System** allows us to identify your current planning team members and their areas of expertise. Rawling Financial also has access to value-added accounting support, as well as strategy expertise from several financial product experts.
- **Vision Capture** records and transcribes your "three year vision." It provides a chance to help you define your most important personal and professional goals. I also capture the greatest potential dangers, opportunities and strengths.
- **A DVD of your vision** (video recording).
- **Your Personal Financial Security Plan** provides net worth, major purchase, education, retirement, life insurance, and estate analysis.
- **Investment Allocation Process** analyses your risk tolerance and tells whether or not your investments are balanced to your investment risk tolerance level.
- **The Risk Comfort Analysis** tells me what levels of risk you are willing to accept in order to resolve existing planning gaps.
- **The Complexity Analysis** illustrates what levels of complexity you are willing to accept in selecting appropriate strategies.
- **Three month follow-up** We will discuss your progress on your "Goals" and "Gaps".
- **The Fee** for the first year is \$1,800 and you are guaranteed a renewal fee of \$1,600 per year for the following two consecutive years. In the years following the 3 year guaranteed fee period, we are currently offering existing clients a 10% discount off our existing renewal fee in the 4<sup>th</sup> year onward.

## Family Biography Program

We capture your family story from a values based perspective. This could be the "operating manual" that goes with a family financial legacy. Approximate 2 to 2½ hour interview video production in the DVD format \$2,500. Each additional set of DVD disks is \$75.

Rates are effective June 1<sup>st</sup>, 2008. All Fees are based on a 50% deposit at the start of each year's program, with the balance due when the final report is delivered. Fees are subject to change.

# The Product Trail

The Product Trail is where we help our clients find the right tools to fill a clearly identified need that they have. This could include, but is not limited to products from various suppliers such as:

- **Life Insurance**
- **Disability Insurance**
- **Critical Illness Insurance**
- **Investments**
- **Employee Benefits**

We could end up here after doing the Planning Trail Program. You may also have specific needs that must be filled before any in-depth planning is considered.

There are no additional fees for this service, beyond what my suppliers charge.

### Hugh Rawling, CFP, CLU, CH.F.C., Financial Coach & President.

In 1979, Hugh joined London Life as a financial security advisor. In July 1998, he established his own business, Rawling Financial Inc.

Hugh holds three major financial planning designations: Certified Financial Planner (CFP), Chartered Life Underwriter (CLU), and Chartered Financial Consultant (CH.F.C.). He is Past President (1990) of the London branch of Canadian Association of Insurance and Financial Advisors (CAIFA), now known as ADVOCIS. Hugh is married to Dorli and has two daughters, Ali and Maddie



### Steve Hebden, Financial Advisor Associate

Steve graduated from Western University with an Honours Bachelors degree in Economics with a minor in Social Justice and Peace studies. Since then Steve has held various corporate positions but found his true passion is for helping families and small business owners achieve financial success. Steve joined Rawling Financial in 2015 where he is providing clients with personalized financial security plans. Steve is connected to our community as a former board member of Mission Services of London and Community Habitat of London. Steve is married to Danielle and has a daughter, Gwen



## Here's what some of our customers have to say:

"I have really enjoyed the Planning Trail Program, especially when I was able to listen to the CD and read the report. It opened my eyes to the things that have to be done, with the Goals and Gaps, and I am glad that we had the opportunity to go through that. I have a vision for the next 5 to 10 years in terms of the direction that I am going, and it is nice to have those kinds of things down on paper. I think I will use the program more and more over the next few years. I am accomplishing a little bit more than I would have otherwise, and I think I will accomplish a lot more a year or two from now."

– Dr. Brad Carson, Sunningdale Dental Centre, London ON

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We have been working with Stephen for a number of years and his commitment to our success is amazing. His insurance strategies provided us access to the funds we needed to invest in the Blu DUBY in 2012 and recently allowed us to deal with an unexpected emergency. By implementing both his wealth creation and protection strategies we are confident that we are on the right path. This allows us to focus on our business instead of worrying about the unexpected. I would highly recommend Stephen to anyone!"

–Cheryl DUBY, Co-Owner Blu DUBY  
President of International Automotive Solutions

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For the last 25 years Hugh has been a trusted advisor to me who always has my best interests at heart. He keeps tuned into all of the changes in both my family and business life and anticipates my needs, well beyond my life and disability insurance protection. Hugh is a great 'connector' and has an excellent network of professional associates to recommend me to, no matter what I need help with."

– William (Bill) Jamieson, Streetwise Consulting, London ON

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. "Stephen demonstrates a solid understanding of the lifecycle needs of businesses, families and individuals at various checkpoints of their evolution. His commitment to be of service to his clients is evident in the way he works with them on an ongoing basis"

– Kathy McLaughlin, Program Coordinator Downtown London



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