**WELCOME**

At Fowler Financial Group, we provide outstanding financial coaching throughout Southwestern Ontario.

Fowler is your financial coach, helping you make smart choices about your money. Our advantage? You can do what you want, when you want through a clear, unique and effective process we call The Foundation Program.™

**OUR PROMISE**

1. We put our clients first – and are fully accountable to them.
2. We are responsive to our clients’ needs through a high standard of personalized attention, making each client feel valued.
3. We maintain our clients’ trust by being honest and reliable.
4. We value an energetic and friendly atmosphere, emphasizing fun while recognizing there is a lot at stake for our clients.
5. We simplify complex financial concepts and communicate in a context our clients understand.
6. We believe in building a strong, supportive community.
7. We encourage professional development and carefully monitor financial trends to provide value to our clients.

**OUR SERVICES**

At Fowler Financial Group, we put your needs first. We do not put push products that are unsuitable to our clients or try to sell the “next big thing.” We recognize that all of our clients are different – and require unique solutions to their individual situations.

What sit down and work with you on creating a plan that suits your lifestyle. We take the time to figure out your needs, listen to your concerns and dreams and then craft a solution that fits you.

We achieve this through a solid and proven ten-step process.

1. Financial Roadmap – A complete and thorough annual update of your financial situation
2. Implementation Plan – A simple, chronological list of actions to keep you on track with your financial plan
3. Progress Reports – An annual summary of your assets benchmarked against your goals
4. Growth Assets – A big picture discussion of your asset structure and strategy
5. Income Tax Planning – A practical review to reduce taxes and eliminate unpleasant surprises
6. Income Tax Preparation – A tax return preparation service for a nominal fee to avoid the hassle of paperwork
7. Goals – A contact reminder of your individual goal dates and a game plan for accomplishing these
8. Cash & Debt Management – A helping hand to establish adequate cash reserves and cash flow to deal with life’s challenges and opportunities
9. Estate Planning – A five-year review of the financial and non-financial aspects of your estate plan
10. Insurance Review – A five-year review to ensure you have the right kinds of insurance at the right price, with no coverage gaps.

Do you get these services from your current provider? Are they putting your financial needs first? If not, contact us. Let us show you the security of having a financial advisor who understands your personal situation – and knows how to provide the right solution.

**WHAT MAKES US DIFFERENT**

We hear from many of our clients that dealing with large financial firms can sometimes be cold and impersonal. Often, there is barely a face to put to a name. And you get shuffled from one service representative to another.

You won’t find that at Fowler Financial Group. Our mission is to get to know our clients well. We put a premium on personal contact.

The size of our operation means you know who you are dealing with on a regular basis. There is comfort in the fact that we experience very little staff turnover and our team is committed to representing your best interests through true financial planning and ongoing education. We marshal our skills, resources and professional development to find the right solution for your individual needs.

This means a very different approach than many other financial services providers. We are not stuffy and put no pressure on you to make quick decisions. Our meetings are about planning for your future and discussing your dreams, not pitching sales. Planning is a process, not an appointment or event. And hopefully that process can lead to a bit of fun and adventure.

It also means that we want to be there for your future. We conduct regular reviews, monitor goals and provide a financial roadmap to make sure you are on the right path. And we provide ongoing advice to make sure the pieces of your financial strategy come together in a sound overall plan.

If you’re tired of the runaround of long telephone options, stale service and constant staff turnover, perhaps it’s time you tried something different. Contact us today and we will show you the real meaning of personal financial planning.

**ABOUT US**

Since opening our doors in 1998, Fowler Financial Group has helped a lot of people plan their financial future and realize their life goals. We can do the same for you.

Why choose us? At Fowler Financial Group, we provide outstanding financial coaching throughout Southwestern Ontario. By understanding your values, objectives and dreams, we earn your trust. It’s that simple.

We then complete an exceptional planning process that tailors solutions to individual needs. We create strategies that preserve, manage and enhance wealth. And we work hard to find the right mix of financial solutions to fit your personal goals and core values. We create a partnership through which you can focus on what you can control and react appropriately to what you can’t control.

As a leading advisor, Fowler Financial Group is small enough to know you by your first name, but large enough to access all the leading solutions and strategies available in the financial services marketplace. We are dependable and responsive to your needs, while still providing context and direction to keep you accountable and on track.

If you are facing life changes, dealing with uncertainty in your financial decisions or simply looking for help and don’t know where to turn, contact us today. With our solid plans, we’ll help you lead a balanced life.

**FIND OUT IF WE ARE A FIT FOR YOU**

When values are clear, decisions are easy. At Fowler Financial Group, we are dedicated to guiding you through life’s financial challenges and giving you timely advice to capitalize on opportunities and protect your assets.

We believe financial coaching is all about finding the right fit. There must be a natural relationship between coach and client – one based on trust, knowledge and fun. We work best with clients who value professional advice and seek help to make smart decisions about their money.

The people who benefit most from our services:

* are goal-oriented;
* want a plan for their financial future;
* trust in a proven program;
* embrace the philosophy that money is a means to enhancing life and happiness.

Often, people in different life stages need professional advice and services, especially when their “money is in motion,” such as those who are:

* approaching retirement;
* moving or changing jobs;
* facing separation or divorce;
* dealing with the death of a spouse.

Does this sound like the right fit for you? Are you looking for more personalized attention than your current advisor provides? Would you like your financial future to start now? If so, contact us today. We’ll show you how we earn your trust.

**OUR PEOPLE**

*Fowler Financial Group’s expert team, knowledge base and process-based financial planning mean that our clients are well looked after. We play a vital role in the community by supporting people in their financial goals and by taking an active part in making Windsor a better place.*

Barry Fowler – President

Barry has worked as a financial advisor since 1985. He helps people identify their key goals and then uses his technical proficiency, knowledge and creativity to build a financial plan to achieve them. Barry’s focus is working with people who have advanced needs, often due to complex corporate or estate issues. He brings together all components of a person’s financial life into an integrated plan.

Barry has a commitment to serving his industry. For several years he moderated the new advisor development program. In his ongoing commitment to professional development, Barry has achieved the Certified Financial Planner (CFP), Chartered Life Underwriters (CLU), Registered Health Underwriter (RHU) and Certified Divorce Financial Analyst (CDFA) designations. As well, he has qualified for the “Top of the Table” level of the Million Dollar Round Table.

Barry is an active participant in the community, volunteering for several organizations and initiatives, including the Herb Gray Centre for Nonprofit Excellence, Windsor Jaycees, Windsor Public Library Board, Hotel Dieu Grace Hospital, University of Windsor Medical School, Canadian Junior Chamber of Commerce, Windsor District Chamber of Commerce, Ontario Chamber of Commerce, Advocis, and the Windsor Federal & Provincial Liberal Associations. He ha also received the Queens Golden Jubilee Medal.

Karen Fowler – Operations Manager

Karen has been in the financial services industry since 1987 and joined Fowler Financial in 1998. As Operations Manager, she is responsible for the day-to-day administration and financial management of Fowler Financial. She also co-ordinates all client events and seminars and is Fowler Financial’s Compliance and Privacy Officer.

Karen is committed to ongoing professional development and has achieved the designation ACS (Associate, Customer Service) from the Life Office Management Association (LOMA).

Her community involvement includes volunteering with several organizations, such as the Maplewood School Council, 82nd Windsor Scout Program – Beavers & Cubs and the Windsor Tecumseh Federal & Provincial Liberal Associations.

Beth Closs – Client Services Specialist

Beth has worked in the financial services industry since 1985, joining Fowler Financial in 1998. She is responsible for administration of both financial and insurance services. Beth processes all client documents, investment orders and insurance applications and follows up with the fund companies and insurance companies to ensure that our clients’ business is properly and efficiently processed. She is also in her charge of client appreciation.

Beth completed the Canadian Funds Investment Course in October 2001 and obtained her Life Insurance Agent's Licence in 2006. Through LOMA, she has earned the ACS (Associate, Customer Service) designation with Honours in 2009, the AIAA (Associate, Insurance Agency Administration) designation with Honours in 2010 and is currently working toward her FLMI (Fellow, Life Management Institute) designation, the world's largest university-level education program in insurance and financial services.

Beth served for two years on the Marketing Assistant's Advisory Board for Elite Advisors for one of the largest insurance companies in Canada. Her community involvement has included coaching & instructing 5pin bowling from 1987-2004.

Talia Zacerkowny – ParaPlanner

Talia joined Fowler Financial in 2002 and is responsible for helping to manage our unique Foundation Program. Involved in every step of this process, her duties include setting up client appointments, preparing and maintaining the plans, tracking client goals and regularly reviewing plans as appropriate.

Talia has a Bachelor of Commerce with Honours in Business Administration and Bachelor of Arts in Psychology both from the University of Windsor. Talia has attained Chartered Financial Planner (CFP) and Certified Divorce Financial Analyst (CDFA) designations. She is also mutual fund and life insurance licensed. She is also part of a local peer study group.

Garth Little – Financial Advisor

Garth joined Fowler Financial in 2001. He works with clients on identifying their goals and preparing comprehensive, integrated financial plans to suit their individual needs. He is insurance and mutual fund licensed, having completed the Canadian Securities Course and the Life Insurance Level II license exam. He is currently working on his Certified Financial Planner designation. Garth has a special interest in wills and estate planning.

Prior to beginning his career in financial services in 1999, Garth was a lawyer for several years. He was called to the bar in 1993. He has a B.A. in English and a Bachelor of Law, both from the University of Windsor. In 2001, Garth reinstated his membership in the Law Society of Upper Canada in order to better assist his clients with their wills and estate planning needs.

Garth’s community involvement has included participating in several organizations, including the Windsor Kinsmen and the Conservative Windsor West Riding Association.

Mike Sears – Client Service Representative

Mike joined Fowler Financial Group in 2005. His duties cover a wide spectrum, including office administration, annual life insurance reviews and income tax planning and preparation.

Mike graduated with a Bachelor of Commerce with Honours in Business Administration (Major in Accounting, Minor in Psychology) from the University of Windsor. He has completed his Canadian Funds Investment Course (mutual fund licensed), Life Insurance Course (life insurance licensed) and H & R Block’s Advanced Income Tax Preparation Course. Mike also has his Certified Divorce Financial Analyst (CDFA) designation and has completed 4 of 6 courses for the Distinguished Financial Advisor Tax Service Specialist designation (DFA Tax Service Specialist).

Mike’s future plans involve obtaining the Certified Financial Planners (CFP) designation to enhance service for clients of Fowler Financial Group.

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