



**Sogedent
Assurances™**

Financial
Services Firm

A subsidiary of the Association
des **chirurgiens dentistes**
du Québec



WATCH YOUR MAIL!

Keep an eye on your mail in the coming days because we will be sending you several important documents. In fact, insureds who hold a group insurance policy with us will receive a renewal notice for your insurance contract by the end of November.

We encourage you to read these documents and return the required forms to us, where appropriate. Feel free to contact us if you have questions or want to find out more about any changes that may impact your types of coverage.

IF CANADA POST STRIKE CONTINUES...

In the event that rotating strikes at Canada Post persists, rest assured that we will take the necessary precautions to send your documents during this period. As always, you can count on Sogedent's team to keep you informed... in every situation!

ADVISOR PROFILE



In this section we introduce a member of our team so that you can get to know the extraordinary and dedicated men and women who work at Sogedent. This month, it is our pleasure to introduce Helen Mouhteros.

Helen has been a financial security advisor, group insurance plans advisor and mutual fund dealer representative for the past 15 years and at Sogedent for nearly two years.

Q: In your opinion, what are the main advantages of working with a financial security advisor?

A: "When discussing with clients, in order to explain the importance of working with a financial security advisor; I like to use analogies. The first is to draw a parallel with a fitness coach. The question is whether you hire one or not. If you expect results in line with your physical condition and objectives, having a fitness coach by your side is definitely an asset. The same basically applies to a financial security advisor: Managing risk is not all that different from managing health. Yes, you can do it alone, but it is more complicated especially with all the financial products that are available to us. An advisor, much like a fitness coach, will prepare a plan and guide clients in order to make sure that all of their objectives are met. The second analogy I often use is the following: When you get your annual health checkup, you call your doctor, who is a specialist. You are doing the same thing when you contact your financial security advisor. Whereas your doctor oversees the way your health is managed, the financial security advisor oversees the way your risk is managed. When specific adjustments need to be made to maintain or get you healthy again, your doctor will prescribe medication or supplements. Likewise, your financial advisor will see to it that your insurance coverage is adjusted, for example."

Q: When is the best time in your life to discuss your financial objectives with an advisor?

A: "Ideally, the best time to discuss financial objectives with an advisor is early in your career. Primarily because you are generally young and in good health, therefore the cost of insurance is less expensive. Conversely, buying your insurance coverage when you are older or sick has consequences. Either the cost of coverage is expensive or you may not be granted coverage because of your health condition. Still, when a client has a need, it must be addressed, regardless of the time or age. Also retirement planning should start as early as possible, it is much easier to save for the future when you have many years ahead of you."

Q: What distinctions should be made between a financial security advisor and a mutual fund dealer representative?

A: "A financial security advisor is someone who works on managing risk, uncontrollable variables and what ifs. A mutual fund dealer representative is someone who makes sure that you reach your professional and personal financial objectives. You work around 45 hours a week, the representative makes sure that your money is

working 24 hours a day, 7 days a week. Personally, I see these two roles as complementary; they go hand in hand. Ultimately, the objective is to protect your capital as well as to create growth.”

Q: Which qualities or skills do you think a financial security advisor needs to have?

A: “For starters, competence and expertise are qualities that you need to possess. A financial security advisor must be an expert in their field, know the market and the products available in it. Another key quality is to be an active listener. Due to different financial situations, each and every client has a set of needs and preoccupations that are unique to them. Therefore, their plan must be equally unique. There is no ‘one-size-fits-all’ plan. You must be prepared to listen to your clients, understand their reality in order to create a specific personalized plan for each one. Furthermore, a financial security advisor must also be able to educate. It is an invaluable skill to have the ability to aid the client understand the various and sometimes complex products that are offered to them; by doing so, the client is well informed and allows them to feel supported. When this is achieved, it is a reminder of the importance of my work, and that I not only offer financial advice respectively but **peace of mind!**”

Q: What is your role in Sogedent’s team?

A: “My role at Sogedent is multi-faceted. In fact, my flexibility allows me to analyze clients’ needs and steer them toward the right resources. With my three titles; I am able to act as a first responder. Let me explain: Our team of financial security advisors are often on the road, meeting with clients. I work as an in-house advisor. I respond to our clients and determine their needs. Most of the time, I am able to understand their concerns and answer their questions immediately. I am also able to identify specific needs, whether they are personal, professional or family related. Finally, I am proud of the team of individuals I work with, where together we have a common vision and goal; and that goal is to assure the financial well-being of each and every one of our clients.”

Q: In closing, out of curiosity, what recreational activities or projects do you enjoy in your personal life?

A: “Time spent with family is precious to me. In terms of my recreational activities, I like reading and music. Also, the ocean is still the one place that truly brings me joy. Basically, I am someone who truly loves the simple things in life.”