

THE BANKERS' SECRET

www.McGuireFinancial.ca

780-462-1289

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McGUIRE
FINANCIAL GROUP



INFINITE ADVENTURES ON THE HORIZON

Happy New Year, everyone! I hope you had a relaxing holiday with friends and family – I know I did. My wife and I spent the last two weeks of the year in the Panama Canal. Our last visit to Panama was ten years ago, and this year we were excited to see the new locks.

But now that we're all back in the office, it's time to take on 2016. Yes, I know it's February, but with so much attention on holidays and vacations, now is the time we really start to see our 2016 plans in motion. At McGuire Financial we did most of our new-year planning in mid-2015 (by June, we'll have begun planning 2017), but the start of the year presents plenty of opportunities for reflection on the business and my personal life.

For me, personally, 2015 was a great year, and I'd have to say one of my favourite parts was spending more time with my parents. It's always been a long-term goal of mine to be with them more than the typical two weeks out of the year. And since my wife and I built a home where my parents live, we spent the entire summer with them in Kelowna.

Travelling is an ongoing goal for my wife and me. This year, we're taking a cruise from Seattle to Juneau, Alaska, and crossing a couple of major destinations off our bucket list. We have friends in Australia and New Zealand, so we hope to visit them in the fall. While we're there, we'll visit some historic sites and maybe explore the Great Barrier Reef. So stay tuned for more on our upcoming adventures.

At McGuire Financial, 2015 was also a year of breakthroughs and goals achieved. Not only did we expand our reach on the airwaves with features on several radio programs, but the pioneer of the Infinite Banking Concept®, Nelson Nash, even attended one of our speaking events! One of our 2016 goals is to continue spreading the word on why becoming your own banker is so important, so we're off to a great start. We're even bringing on new sales team members to make it happen.

For your 2016, if you haven't put much thought into resolutions, my best advice would be that you start with financial education. It really is the first step to accomplishing your own long-term goals. Maybe you have a major destination to check off your bucket list. I know they say the first step is the hardest, but for our clients, we make education easy. Attend a bootcamp – we're hosting several this month in Calgary and Edmonton.

The new year is underway, but it's never too late to plan your next great adventure or build a better financial future. Tell us your goals; we want to help you achieve them.

To health and happiness,

- Glen P. Zacher, CFP

HOW TO MAXIMIZE YOUR CROSS-CHANNEL MARKETING EFFORTS

There are more ways than ever to collect information from consumers and reach out to them, including both online and offline touchpoints. While this presents a golden opportunity for businesses today, it also represents a pretty significant challenge. A survey by marketing firm Signal concluded that only a tiny fraction of companies have a single unified view of their customers, because all of this data is disorganized.

Here are just a few of the things that are made possible by a unified customer view across marketing channels:

- Understand customer behaviour across channels
- Improve ROI
- Engage customers across channels
- Retain customers and build loyalty

These are the benefits a unified view offers, but you face some challenges in getting there. The biggest obstacles to creating a single customer view are poor data quality, siloed departments, lack of relevant technology and an inability to link those different technologies.

Fortunately, if you want to move toward a unified cross-channel customer view, it can be within your grasp. First, create a roadmap

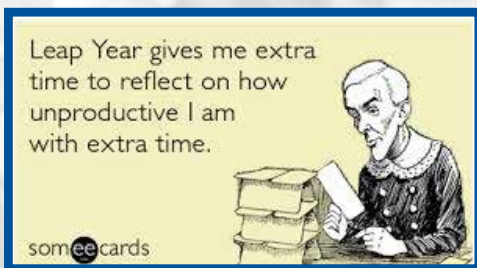
by starting with the fundamentals: What are your customer experience goals and objectives? What are the tactics and analytics you're going to need to execute the strategy?

Next, cross-reference your data sources and data points with the data requirements you outlined in the first step. The only way you can get closer to the unified customer view is to evaluate where you're at right now. Once you've clarified your current situation compared to your goal, it's time to start considering technology.

Unfortunately, there isn't currently one particular off-the-shelf solution that can do everything you'd want for cross-channel marketing purposes. Your best bet is to research different technology options and develop a solution that's based on multiple components. It may not integrate every possible data source simultaneously, but a complement of tools can work together to give you the big picture.

As you implement a better solution, track data volumes, sources, match rates, profile depth and other important metrics. As you monitor progress, keep in mind that this isn't going to be a one-off project — you'll have to keep working on a continual basis toward that ever-elusive single view of the customer!

HAVE A LAUGH WITH US!



NOT YOUR GRANDMA'S BRUSSELS SPROUTS

If you've only ever had your Brussels sprouts boiled, steamed or canned, then you don't know what you're missing. Brussels sprouts have come a long way since the drippy, boring vegetable you wouldn't eat as a kid, and with the salty, savoury punch of pancetta, I can't think of a better way to give Brussels sprouts a second chance.

INGREDIENTS

- 1 lb. (450g) Brussels sprouts, trimmed and halved
- 2 oz. (56g) pancetta, visible fat discarded and pancetta minced
- 1 garlic clove, minced
- ½ tablespoon (7mL) extra-virgin olive oil
- ¼ cup (60mL) water
- Salt and pepper to taste

DIRECTIONS

1. Preheat oven to 450°F (232°C).
2. Toss together Brussels sprouts, pancetta, garlic, oil and salt and pepper in an 11x7-inch baking pan and spread in 1 layer.
3. Roast in upper third of oven, stirring once halfway through roasting, until sprouts are brown on edges and tender, about 25 minutes total. Stir in water, scraping up brown bits. Serve warm.

DOLLAR-FOR-DOLLAR VALUE

HOW THE USD AFFECTS OUR ECONOMY

You might not know it, but exchange rates between the Canadian dollar and other currencies plays an important role in our economy. Loosely defined, exchange rates depend on factors like interest rates, trade balances and political stability (among many others). In the case of the

USD, its effect on our economy is as dependent on the US economy as it is on ours.

Currently, the value of the CAD is weak in America. For every 1.44 CAD you exchange in the States, you earn only 1 USD. When the value of the CAD was reduced

several years ago, the move was strategic, in an attempt to entice foreign buyers to invest in Canadian exports. However, a 2015 Reuters report expressed that move might have been done in vain, because history shows high exports even in times of a stronger CAD — but that's a discussion for another day.

To help boost Canadian imports and exports, you'll often find that Canadians sell goods in USD altogether, especially if they annually sell a high volume of goods to our friends to the south. But should the value of the loonie rise to meet the value of the USD, it could spell bad news for Canadian sellers who might see a reduce in sales and revenue.

Foreign exchange rates can be a tricky business, so don't take it on alone. Give us a call to have your questions answered.

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TESTIMONIAL



In 2008, I left a senior leadership role with one of the world's largest technology companies to hit the ground running with McGuire Financial. At that time, it was already a succeeding small business. That was appealing to me because, instinctively, I recognized a growth opportunity. Since coming aboard, I've been working alongside our CEO, learning a lot about the financial services industry, and about myself. I've also been able to

leverage what I've learned from my past experiences and apply it within our business. I am very fortunate to be able to positively impact clients' lives and to coach a talented team of people. What I believe separates McGuire Financial from the rest of our industry is that we serve our clients in ways that our competitors don't or cannot. In addition, we create momentum in our business. In fact, we're moving so fast in our business that we get to approach opportunities in an entrepreneurial way. I love that.

Fast forward to 2016. We operate in five provinces, offering a unique spectrum of financial solutions to the Canadian marketplace. The lessons we've learned and the challenges we've overcome in our company over the past few years have prepared us for the journey we're on right now. It is the team that I share this journey with that consistently reminds me of why I am so passionate about driving our business forward every day. What I tell people who are looking at joining McGuire Financial is that our foundation is grounded in integrity, and the opportunity is tremendous. I am very excited about our future!

Best regards,

— Jayson Lowe

VP Insurance Development and Managing Partner -
Certified Infinite Banking Advisor

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CATCH UP WITH McGUIRE FINANCIAL GROUP PAST, PRESENT AND FUTURE EVENTS



Sponsor the 2016 Charity Golf Tournament

The entire team at McGuire Financial Group is looking forward to our upcoming charity golf tournament! And we need your help! We're hosting a charity golf tournament on Thursday, June 2, 2016, at the Coloniale Golf Club (10 Country Club Drive, Beaumont, AB). If you haven't already, mark your calendar. And if your company wants to be more involved, you can sponsor a hole or become one of our Platinum, Gold or Silver sponsors!

In exchange for your sponsorship, a hole on the green will be named in your honour, the money will support a wonderful, deserving charity and we'll feature your name and logo on our website and in our Golf Program. **Call us at 780-462-1289 for more information!**

UPCOMING EVENTS

BOOTCAMP

Edmonton
Saturday, February 27, March 5 and 19
Time: 9 a.m.-5 p.m.
Registration: \$198

Calgary
Saturday, March 5
Time: 9 a.m.-5 p.m.
Registration: \$198

CLIENT COMMUNITY EVENT WITH SPECIAL GUEST

Edmonton
Saturday, April 23
Time: TBA

RADIO SHOWS

Edmonton
630Ched – AM Radio
Saturday, February 20 at 11 a.m.

Calgary
770AM Radio
Saturday, February 27 at noon