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**ADVISOR/CLIENT PROFILE**

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# Tending to the future

BY PAUL BRENT

Tom and Patti Kindred's relationship with financial planner Rod Tyler of Peak Investments, now coming up on the quarter-century mark, has lasted nearly as long as the Regina-based couple's marriage. Just like a strong marriage, the partnership between the Kindreds, who are both engineers, and Mr. Tyler is based upon trust, honesty and mutual respect.

Mr. Kindred, vice-president and chief information officer of SaskPower, says he and his wife felt that they had found the right advisor from the start when they first met with Mr. Tyler as a newly married couple.

“When I went to other investment companies, they seemed to be pushing their product all the time,” Mr. Kindred says. “With Rod, there was never, ever a sense that he was pushing any product or anything like that. It always seemed to be about what it is we want to do, where we want to go.”

The Kindreds, who are in their mid-forties, also appreciated and continue to appreciate that Mr. Tyler has always linked their investments back to the couple's overall financial plan, which has undergone regular refinements over the years as their careers have advanced.

“[Mr. Tyler] was very good at putting together a financial plan that was one of the best I had seen,” Mr. Kindred says. “It was very detailed and it pulled together all the elements of our finances, whether it be insurance, investments, house and any other property you might have.”

A meticulous financial plan that could be adjusted over time was something that appealed to the couple's engineering backgrounds.

“It was nice to [be able to] see where you are versus where your goal is [to be],” Mr. Kindred says. “We kept going through our goals and what we wanted to do and when we wanted to retire, and he would say, ‘That is not going to work; you either have to save a bunch more or retire later.’”

That motivated the Kindreds to save more at an earlier age, which has helped to put them on a path where they can retire when they want, on their terms.

Mr. Kindred says he enjoys re-examining earlier versions of their financial plan to chart their progress. “I can go back and I can track year to year what our objectives were over



Financial planner Rod Tyler says most of his firm's clients have been with the company for years, because of the meticulous long-term plans they create.

the years, and how our finances have done over the years.”

The Kindreds and their advisor are in frequent communication, mostly over the phone or through email, but meet in person generally a couple times each year, Mr. Kindred says. The couple also appreciates receiving regular newsletters from Mr. Tyler that dispense financial wisdom and real-world examples of the importance of planning, such as the fates of well-known celebrities and what happens to their estates when they don't do the basics of investment and estate planning.

For his part, Mr. Tyler, the principal of Regina-based Tyler & Associates Financial Services of Peak Investments, describes his relationship with the Kindreds as “typical” of his firm's dealings with clients in a number of key areas: For example, it spans many

years, as do most of his firm's relationships with clients; they started first with a financial planning engagement that has evolved into a comprehensive investment and retirement advisory relationship, and the partners have been “diligent” in following their

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financial plan.

As well, the Kindreds are multi-generational clients, a situation that is very common in Mr. Tyler's prairie practice. The advisor handles the financial accounts of the Kindreds' parents and, most recently, Mr. Kindred has referred a niece to the advisor for

financial planning assistance.

“That is typical with a lot of clients, that we are dealing with [multiple members of a] family,” Mr. Tyler says.

Mr. Tyler has also worked with the couple as their careers have progressed from their early days in the working world to far more senior roles, and with the financial complexity that came with those jobs. “Tom and Patti have both gone through a number of job changes and transfers and I have worked with them as that happened,” Mr. Tyler notes.

Before joining SaskPower, Mr. Kindred held senior execu-

tive positions with MBNA Canada Bank/Bank of America as well as CUETS Financial as the executive vice-president, and prior to that he and his wife both held senior positions at SaskTel. Ms. Kindred currently works full-time as the director of education and compliance with the Association of Professional Engineers and Geoscientists of Saskatchewan.

“They were young, aspiring and very motivated professionals and they continue to be to this day, but they have shown a balance in life as well,” Mr. Tyler says.

The couple has a 10-year-old son, Connor, and will soon have another, a two-year-old boy they have adopted from Ethiopia. The Kindreds have visited the African country once to finalize the court process there and will travel back once more after Canadian immigration gives them the go-ahead to bring home their

new son Daniel, likely in the next few months. Ms. Kindred is planning to take an adoption leave from her job when that happens.

The foreign adoption process has been fully embraced by Connor, who generated about \$450 through his allowance and other savings to build a well in Ethiopia. Upon hearing this, Mr. Tyler asked Connor to speak about his fundraising efforts at his firm's client appreciation night and promised to match any funds donated to the cause that evening.

“That got us really going here,” Mr. Kindred recalls. With encouragement and advice from Mr. Tyler — such as creating a website dedicated to the fundraising efforts — the well fund grew from that initial \$450 of Connor's to more than \$21,000, “just by Rod's push. He certainly helped get that going in a way that certainly does not benefit him in any way.”

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