


THE **\$500,000** MISTAKE MOST DOCTORS MAKE

If you're paying your advisor 1% in fees... you're quietly losing hundreds of thousands of dollars.



DID YOU KNOW?



IF YOU'RE AN
INTERNATIONALLY
TRAINED DOCTOR IN CANADA...
**YOU'RE LIKELY BEING
OVERCHARGED.**

And not by a little...

Most doctors are paying **1% of their entire portfolio** in advisory fees every single year.

That might not sound like much... until you run the numbers.

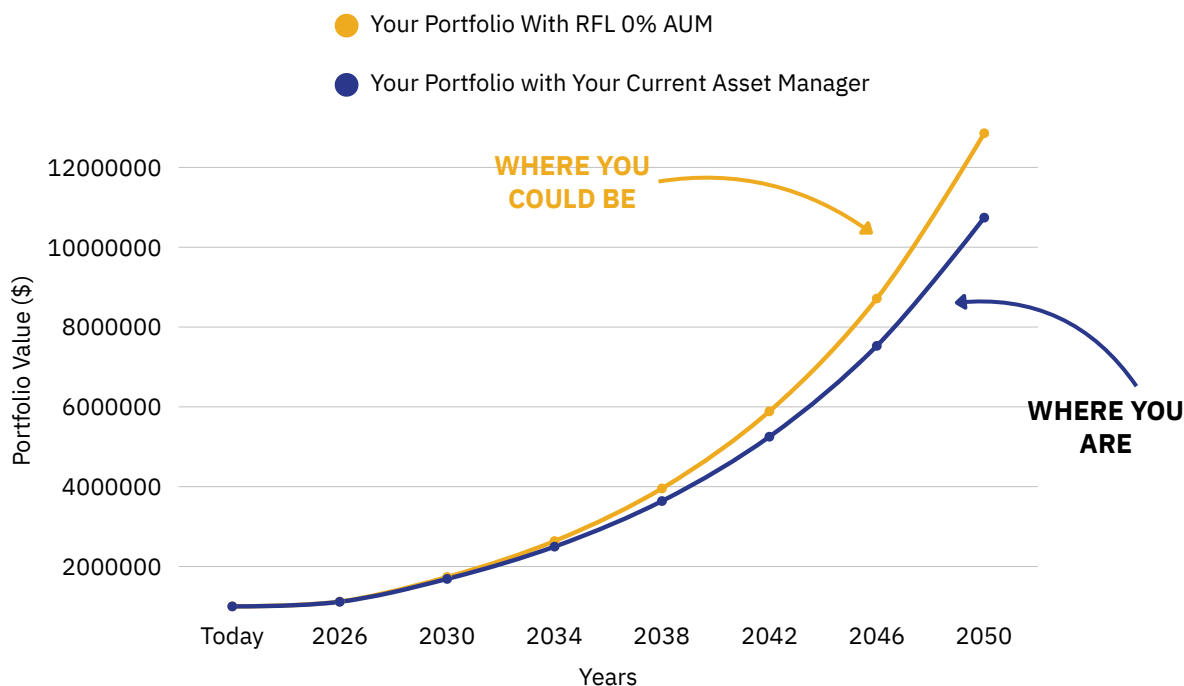


Let's say you have **\$1 million invested**.

- ③ You're likely paying **\$10,000** every year in advisory fees.
- ③ Over 25 years, that adds up to **\$250,000+ in fees** — and that's assuming your portfolio stays flat (which it won't).
- ③ Add compounding growth, and you could be losing **\$2 million** or more — just from how you're paying for advice.

AND FOR WHAT?

Generic portfolios. Slow response times. Confusing jargon. Advisors who can't tell you how to pull money out of your corp tax-free.



Portfolio value with RFL's flat annual fee:	\$12,855,246
Portfolio value with your current asset manager charging a 1% annual fee:	\$10,740,603
MONEY LOST IN AUM FEES:	\$2,114,643



You might be thinking...

“BUT I DON’T SEE A FEE ON MY STATEMENT...”

That’s the trick. It’s buried. Taken silently from your portfolio each month. You never get a bill — but you always pay.

Most advisors get paid based on:

- ⏏ How big your portfolio is (not how complex your needs are)
NOT ON ACTUAL OUTCOME
- ⏏ How big your portfolio is (not how complex your needs are)
NOT ON HELPING YOU RETIRE TAX-FREE
- ⏏ How long you stay invested
NOT ON CLARITY, CONFIDENCE OR RESULTS

At RFL Wealth,
we do things
**differently &
deliberately.**



0% AUM Fees



Flat-Fee Pricing



Canada’s #1 wealth management firm dedicated solely to internationally trained doctors



“It’s rare to find an advisor whose interests are actually aligned with yours. With RFL, I finally feel like someone’s on my side.”



Financial Check-Up

Is Your Financial Plan Working for You?

Take a moment. Run through this quick mental checklist:

- Do I actually know how much I'm paying in fees each year — in dollars, not percentages?
- Is my advisor focused on helping me retire tax-free — or just managing investments?
- Do I have a plan that will allow me to withdraw money in retirement tax-free?
- Am I confident I'll be able to retire when and how I want?

If any of these made you pause, it's time to take a closer look.
You could be losing hundreds of thousands in silent fees — without even realizing it.

Want to See What It's **Really Costing You?**



Use our free calculator to find out how much your current advisor may be charging — and how much more you could be keeping with RFL's 0% AUM, flat-fee model.

Every year you wait could be costing you thousands.
Don't let another year of silent fees eat into your future.

RUN THE NUMBERS NOW!

“I Had No Idea I Was Paying That Much”

– Dr. Rehman
Cardiologist, 47 | \$1.2M Portfolio



Dr. Rehman had been investing for years with a traditional advisor. Like many physicians, he assumed everything was fine.

But when he met with RFL, he discovered the truth:
He was paying **over \$12,000/year in hidden AUM fees**.

That 1% fee didn't sound like much —until we showed him the long-term cost:

\$750,000+ in fees over 25 years

(Not including the \$1.8M in lost growth he never even saw)

Total impact: Over **\$2.5 million** gone from his future.

That was money that could have gone toward his retirement... or passed down to his kids.

The Switch to RFL

Dr. Rehman moved his plan to RFL's 0% AUM, flat-fee model. Now he has:

- ⇒ **\$300,000+** in projected lifetime savings
- ⇒ **\$12,000/year** staying in his portfolio — not someone else's
- ⇒ **100%** clarity on what he's paying and why
- ⇒ A long-term plan that protects both his **retirement income and his legacy**
- ⇒ And a trusted advisor who works **only for him — not on commission**



The RFL Flat-Fee Model:

Stop Paying for Advice That Isn't Serving You



At RFL Wealth, we flipped the model.

We charge a flat fee for real, proactive financial planning — not a % of your assets.

✓ **TRANSPARENT**

You know exactly what you're paying, no matter how large your portfolio grows.

✓ **EFFICIENT**

Your dollars work for you — not your advisor.

✓ **ALIGNED**

Our advice is built for you — not for a commission or performance incentive.

So here's the real question:

Are you going to keep giving away \$10K...\$20K... even \$50K a year in unnecessary fees? Or are you going to do something about it — today?

“RFL showed me I was paying over \$12,000 a year in hidden fees. Now I have a clear plan and full control over my future.”
— Dr. Rehman, Cardiologist

Ready to make a change?

If you're ready for real strategy — not silent fees and vague advice — let's talk.



Thousands in silent fees could already be gone.
Let's make sure you're not giving away even more.



[**CLICK HERE TO BOOK YOUR FREE CALL**](#)