FINANCIAL SERVICES GROUP

"Assisting people to accumulate and protect their wealth since 1977..."

Top Row: Joan, Gary, Myrna, and Michael
Bottom Row: Sue, Kathy, Tess, Susan and Laurie

Just a Quick Note...

It's a busy world, and a big challenge for individuals, families, and business owners alike is to assume financial risk without a clear assessment of their own resources. People often lack understanding of the long-term impact of the financial choices they make, and in the years ahead, this knowledge gap can expose families and future estate beneficiaries to depleted financial resources.

At Financial Services Group, we see ourselves as your "personal wealth physicians," and we'll help you assess future needs against the increased costs associated with longer, more active lives. Our team of financial experts respects and appreciates your needs, and we understand the personal and emotional nature of these decisions.

We're here to help - after all, it's been our role for over 30 years.

"A SOUND FINANCIAL PLAN CAN ADD MORE TO YOUR NET WORTH THAN A LIFETIME OF WORK."

Our Team Members

Gary Kwasnecha

Myrna Kwasnecha

About Gary

Gary brings a lifetime of experience in the financial services industry. In 1974 Gary graduated from SAIT with an Honors Applied Arts Diploma in Hotel Restaurant Management. In 1977 his passion to help people brought him to the life insurance industry. In 1981, he opened his own business. Financial Services Group is proud to offer products from over 50 Financial Institutions.

What Gary does for you

Gary's role is to create, review and assist people as they develop and implement their personal financial and business plan. The review includes wills, enduring powers of attorney and directive letters. Other important financial documents such as shareholder agreements are also incorporated into the plan.

Gary often explains the importance of a financial plan by using the Measuring Tape Test. Roll out a measuring tape on the floor to the number 94, representing 94 years. Now put your big toe on the number representing your current age. Look back over the years you have lived and then ahead to what the future holds.The average life expectancy for males is 76 years and for females is 86 years. These numbers will increase somewhat if we attain the magic 65 years of age.

Gary has two questions for you:

1.As you look to the future, what are the chances that your health will improve?

2.As you look to the future, what are the chances that your energy level will increase?

With that in mind Gary reminds clients that our best years are likely the current ones rather than the future ones.A couple, both age 65, may have 10 to 15 years together and chances are good that the female may live alone for 15 years or more. No matter where you sit on the measuring tape of life a good financial plan is crucial.

Gary says...

"I believe in using your wealth early and helping, but not spoiling, children so they get a good start in life. Planning and conserving the wealth we have acquired is vital and I do my best to limit the amount of interest and fees our clients pay the banks and government."

garyk@financialservicesgroup.net

About Myrna

Myrna had a busy year in 1977, graduating from the University of Alberta, Faculty of Pharmacy and marrying Gary! In 1986 Myrna decided to take some time off from her pharmacy career and enjoy more time with their sons, Jeremy and Scott. She also took on a role with the growing Financial Services Group. Her pharmacy and dental background was valuable in working with Employee Benefit plans. Over the years Myrna has taken an increasingly active role in FSG including achieving her Mutual Funds License.Along the way Myrna and Gary added two more children, David and Patrick, to the family. Myrna appreciates the flexibility and balance in their family life.

What Myrna does for you

Myrna provides clients with assistance in the area of employee benefits, including life and health plans, Registered Retirement Savings Plan and pension plans. She assists clients with mutual fund information and product selection. Myrna works closely with Sue and Gary to incorporate these elements into the client's customized financial plan.

Myrna says...

"Employee retention is and always will be a concern for many employees. Assisting employers to structure the best plan in a cost effective manner is very rewarding."

myrnak@financialservicesgroup.net

Our Team Members

Joan Kwasnecha

About Joan

Joan retired in 1981 and her husband retired in 1982. Financial Services Group was growing and like any great mother, Joan was there to help out. She started on an occasional basis helping complete paperwork required by financial institutions. A mere 17 years into retirement she is an integral part of the FSG team.

What Joan does for you

Joan assists Laurie with the GIC and short term savings aspects of the business. She plays a key role in keeping the FSG team working together with diligence and commitment to our client's needs and goals.

Joan says...

"I very much enjoy working with Laurie and all the staff of FSG. Although I have limited client contact, I do have a chance to speak with clients occasionally. Knowing I have contributed to making a difference keeps me interested in the work I do and the contribution I make to FSG clients."

joank@financialservicesgroup.net

Kathy Garraway

About Kathy

Kathy joined Financial Services Group in 2006. Her banking background is a perfect fit for her role at FSG.

What Kathy does for you

Kathy's friendly voice is the first one you hear when you call Financial Services Group. At FSG our goal is to answer the telephone with a real person- Kathy. Kathy is responsible for many aspects of the office. There are occasions when phone lines are busy and our voice mail is there to take your important call. Kathy's experience and good judgment helps her direct your call appropriately. That's just another of the many ways we maintain our high quality client service.

Kathy says...

"Gary and Myrna have a wonderful business. It is so nice to hear from our clients everyday. For the most part I'm able to direct client calls to the appropriate advisor or department. I'm the one responsible for the office, to make sure the coffee is always fresh and that things run smoothly at FSG."

kathyg@financialservicesgroup.net

Laurie Rechner

About Laurie

Laurie has been on the Financial Services Group team for 15 years and comes from a strong background of client services and office administration.

What Laurie does for you

Laurie's main concern is looking after clients' GIC investments. She's proud to note that FSG assists their clients in the management of over one hundred million dollars in Guaranteed Investments. GIC's mature and require reinvestment on a regular basis and Laurie is your FSG contact. Every day she confirms the very best interest rate available for client's investments.

Laurie says...

"It gives me a great deal of satisfaction knowing that I assist our clients enhance their rate of return with GIC's and short term savings. It makes my work for our clients very rewarding."

laurier@financialservicesgroup.net

Our Team Members

Michael Garraway

About Michael
Michael has been with Financial Services Group for eight years. He holds his Life Insurance license and Canadian Investment Funds Course. He is currently working toward the "Certified Financial Planner" designation.

What Michael does for you
Michael is responsible for Security Benefits. A vital part of developing a financial plan includes preparing a client for unforeseen events such as disability, death of a spouse or shareholder, critical illness or a requirement for living long term care.

Michael says...
"Five years ago my father passed away at the very young age of 47. Our family personally witnessed the value of investments and life insurance. At the time my father worked for The Cooperators. His disability and healthcare benefits helped pay bills while he battled cancer. Upon his death my mom was faced with the claim process. It was so good to see that their mortgage was life insured. Life insurance made a real difference for my mom and family. I cannot thank my father enough for making these very important decisions as part of his financial plan."

michaelg@financialservicesgroup.net

Sue Hanson

About Sue
Sue extensive banking background, courses from the Investment Funds Institute of Canada, Canadian Securities Institute and her recent completion of the Professional Financial Planning Course (PFPC) are all assets in preparing financial plans for clients.

What Sue does for you
In addition to providing excellent customer service Sue prepares the client's net worth, a summary of projected monthly income and overall portfolio review services. Sue and Gary work closely together to prepare and complete clients' financial plans.

Sue says...
"After 10 years with Financial Services Group it is a real pleasure watching our clients see the benefit of creating a financial plan, sticking to it and being rewarded."

sueh@financialservicesgroup.net

Susan Jones

About Susan
Susan has been a key member of Financial Services Group for 25 years and is very familiar with the needs of FSG's clients. Susan keeps up to date on any changes to the deposit industry that may affect our clients.

What Susan does for you
Susan's role is to assist clients enhance their income and strives to do the very best for each and every client. Her special area of expertise includes income planning, coordination of Government benefits, interest income and registered investment income; all crucial aspects of a sound retirement plan. Susan is kept busy structuring this information for clients and assisting them to implement the financial planning process.

Susan says...
"Making the right investment choice is high on our clients' list of goals when enjoying retirement. Helping them accomplish this is very satisfying."

susanj@financialservicesgroup.net

Celebrating Over 30 Years in Business

Financial Services Group has seen many changes in the financial services industry over their 30 plus years assisting clients to accumulate and protect their wealth. The industry continues to evolve and the FSG team is there to ensure clients have the know how to develop and maintain their personal wealth plan.

A wide range of financial products are available including some very complex and sophisticated financial tools. At FSG we offer clients our financial expertise to help them develop a customized financial plan which meets their special needs. With a well-considered and professionally developed plan in place there is no need to chase returns, follow the flavor of the month investment or try a get rich quick scheme. At FSG our goal is to help clients accumulate and protect their wealth for today and for the future.

"We firmly believe that a sound financial plan can add more to your net worth than a lifetime of work."

Tess Jorgensen

Tess Jorgensen has been with Financial Services Group since September 2007. An honors graduate from Leduc Composite High School in May of 2007, Tess always wanted to work in an office environment and FSG was her chance to see what it's all about.

At Financial Services Group she was the "go-to-gal" doing FSG projects, odd jobs, as well as helping Kathy answer the phones when the office got busy.

Tess is heading to New Zealand on January 18, 2008 to attend Bible School for one semester, after which she will travel around the southern hemisphere.

Tess has learned many different things working at Financial Services Group. This experience has helped her see the different options there are available for a possible career.

Financial Services Group "Turns It On" for the 2008 Alberta Winter Games

Gary and Myrna Kwasnecha are known for their strong community commitment, especially where youth are concerned. Gary is deeply involved in the organization of the 2008 Alberta Winter Games as both a board and executive committee member of the Leduc 2008 Winter Games Society. In these dual roles, Gary has given countless hours of time, personal energy and infectious enthusiasm to help make the Games a reality. Gary heads the Friends of the Games portfolio- the Games fundraising arm. He and his committee secured sponsorship of over one million dollars for this exciting event which supports young Alberta athletes between the ages of 11 and 17 years.

Financial Services Group shares Gary and Myrna's commitment in their exciting role as a Motor Hand Sponsor of the Games - and that's just the beginning. The entire staff shows enthusiasm and support for the Games each week by donning special corporate games wear celebrating Games Gear Fridays. Wait, it gets better! The FSG staff proudly wears their 2008 Alberta Winter Games volunteer jackets as they help out at some of the many volunteer opportunities offered during this fun-filled, four day event hosting over 2800 athletes, coaches and officials involved in 24 sports. When the community calls, FSG is there and ready to Turn it On!

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