

A Husband's Point Of View



A.M.H. Financial Services



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INSIDE THIS ISSUE:

5 Financial Habits worth keeping after the pandemic	2
Investment Highlights	3
Our Mission	4



Happy Canada Day!

I hope that you are all enjoying the warm summer weather and finding time to relax and enjoy life now that the restrictions are being lifted and we get back to normal.

Now you can be a part of the multi-decade mega-trend that's reshaping the global investment landscape. Manulife has started a new Climate Action Fund that I can now offer to clients.

Sustainable investing means understanding how environmental, social and governance (ESG) factors can affect a portfolio's risk and return. More than ever, climate-related factors are having a potential impact on investment performance. It's believed quality companies making a demonstrated commitment to the environment have a greater potential to outperform and may represent less risk for investors. We are proud to introduce the new Manulife Climate Action Fund, which will fully integrate climate considerations with strong fundamental equity analysis.

Environmental policy is gathering pace around the world, from the E.U.'s Green Deal and the U.S. rejoining the Paris Agreement to China and many other countries announcing net-zero emissions targets. Generate long-term growth through a global strategy to invest in companies positioned to benefit from the policy and economics of the fight against climate change.

Why invest in this fund?

- Global equity strategy is designed to reduce the risks and benefit from opportunities created by the global decarbonization trend.
- Aims to achieve long-term capital growth by investing in companies that are believed to be climate leaders, climate solutions providers and climate reformers.

On the Lighter Side

Someone broke into my house and stole all my light-bulbs. I know I should be more upset, but I am absolutely delighted.

What happens to chemists when they die? We barium.

Why did the bowling pins stop working? They went on strike.

Had to get a new pair of scissors today. The old ones just weren't cutting it.

A hurricane just hit the main cheese factory in France. All that's left is de-brie.

For more information on this fund please call me at (780) 425-4058 or email me at andy@amhfinancial.ca.



5 Financial Habits worth keeping after the pandemic

There is light at the end of the tunnel. The pandemic is finally coming to an end. Here are some habits to consider sticking with even as life starts to return to normal:



Saving money... the smart choice!

1. Spend less, save more

For many Canadians, spending less amid the COVID-19 pandemic came naturally because of income loss or fewer spending options after restaurants and travel largely shut down. A survey found that among those who said they picked up new financial habits during the pandemic that they plan to carry into 2021, 58% said they were cutting back spending on “wants” and 36% said they were cutting back spending on “needs.” If your job was eliminated or your pay was reduced, then you’ve probably decreased spending and gotten used to a lower monthly budget. As soon as that income returns, it would be an amazing opportunity to keep expenses the same but save all of that new income.

2. Stick with a budget

In the survey, 39% of those who adopted new habits that they plan to carry into 2021 said that one of those habits was sticking to a budget. Many people turned to budgeting to help regain a sense of control that the pandemic took from them. The financial habits you’ve been forced to learn and adopt have the power to create huge, positive, lasting change if you stick with them. Continuing to budget makes it easier to generate long-term savings and avoid debt.

3. Minimize travel expenses

Among survey respondents, 40% said one of the new habits they plan to continue in 2021 was cutting back on travel spending. One reason they enjoyed lower expenses [during the pandemic] was because they didn’t go on their planned vacations. Not only did that cut expenses, but they also have flight vouchers and unused travel miles to spend. As travel begins to start again, plan on using some of those savings and credits on your next trip to avoid over-spending.

4. Earn extra income

Based on the study, among those who developed new financial habits, just over a quarter said they picked up a side hustle or extra work to make money. Earning a side income can help provide financial stability during uncertain times. Supplemental income mimics an emergency savings fund. People who can consistently generate self-income are better prepared to withstand financial volatility.

5. Use autopay for bills

Because of the inability to go to the bank many people chose to pay their bills using autopay. If they continue using autopay for bills, even when the pandemic is long over it will save them in the long run. In some cases, autopay comes with a small discount, too.

Talk to Andy at AMH Financial Services Today

Want to feel confident you’re making the right investment choices? You can count on Andy at AMH Financial Services for the guidance and flexibility you need to build a long-term investment plan that makes sense for you. He has the answers and solutions to help you move forward, financially.

Investment Highlights

The Manulife Climate Action Fund aims to return long-term value to investors by holding a diverse portfolio of companies that are leading the global fight to mitigate the impact of climate change by reducing their carbon footprints. We believe quality companies making a demonstrated commitment to the environment should outperform and represent less risk for investors. As active owners, we regularly engage the companies we invest in to encourage them to mitigate their exposure to climate change risk and align their business models with the lower carbon future envisaged in the Paris Agreement. By creating a portfolio aligned with the Paris Agreement and focused on Science Based Targets (SBTs), we can provide a viable solution for investors to align with a well below 2°C scenario.

Managed by the Manulife Fundamental Equity Team. The Manulife Climate Action Fund is a global equity strategy that invests in companies that have a positive impact on the climate. Using the Paris Agreement as a framework, we can align our investment decisions with climate data, giving investors another way to fight climate change and participate in new investment opportunities. We believe that in a scenario in which governments increasingly take action against climate change, companies with a strong plan to reduce their emissions should outperform the market.

While climate change creates complex risks for all businesses, strong environmental policies are also creating new opportunities for companies to lead. As more countries enlist in the Paris Agreement's effort to limit global warming, companies are discovering ways to add value and outgrow their counterparts by taking steps towards carbon neutrality.

Manulife Climate Action Fund uses the Paris Agreement and science-based targets as a framework for its stock selection process by investing in companies with clear plans to reduce their carbon footprint. It recognizes that to reach these ambitious goals, countries, companies and individuals will have to change how they think and act about the environment and its impact on the economy.

Under the Paris Agreement, almost 200 countries representing half the global economy have committed to reduce greenhouse gas emissions in an effort to limit global warming to under 2-degrees Celsius compared to pre-Industrial levels by the year 2100. By using the Paris Agreement as a framework to align investment decisions with climate data, investors have a genuine opportunity to influence climate change and lower risk in their portfolios.

63%

of research, consisting of +2,000 studies, found that paying attention to ESG issues has a positive impact on returns.

72%

of Canadian investors surveyed are interested in sustainable investing.

\$3.2 trillion

In 2020, Canadian ESG assets surged to \$3.2 trillion, growing 48% in just two years.

To learn more about how to align your portfolio with the environment through Manulife Climate Action Fund, contact Andy today.

**Financial Advisor
Since 1976**



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Take a look at our website!

www.amhfinancial.ca

AMH Financial Services is a full-service firm. We offer services to help you examine your financial goals and select the options that will best suit your needs, timeframe and investment style. We believe in helping you create a comprehensive financial plan for your family that includes planning, insurance and portfolio management.



Understanding what matters to you.

As life changes, your financial priorities evolve. That's why at AMH Financial Services we are here to understand you first, and then your financial picture.

We take the time to understand your unique investment goals. Through an in-depth discovery process, we'll get to know who you are and what truly matters to you and your family.

MY COMMITMENT AS A FINANCIAL ADVISOR IS TO HELP PEOPLE TO REACH THEIR FINANCIAL GOALS. IF YOU HAVE A FAMILY MEMBER, FRIEND OR COLLEAGUE WHO YOU FEEL COULD BENEFIT FROM A CONVERSATION WITH ME, I WOULD BE PLEASED TO SPEAK WITH THEM WITHOUT OBLIGATION.

I believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.



My mission is to help you to make an educated decision that you are comfortable with!

I am committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.

