

# PROFILE

## Seguin & Associates

Story By: Jennine Fry  
Photography By: Michael Harris



(L to R) Rolly and Matt Seguin have built a successful company by helping people decide how to spend their money.

The average business owner or partner will probably spend more than 25 per cent of his or her day planning for the short term, yet statistics show that the same business owner or partner will spend no more than four hours per year planning for the eventual transfer of his or her business interests upon death, disability, or retirement, even though these interests might make up the majority of their net worth. Furthermore, barely 30 per cent of family owned and operated businesses will survive into the second generation, while the probability of going into a third is even worse, at less than 15 per cent.

That's where father and son team, Roland (Rolly) and Matthew (Matt) Seguin, of Seguin & Associates Financial Services Ltd. and Seguin Financial Group Ltd., come in. A real-life example of succession planning and professional advisors in this field, Rolly and Matt are embarking on a process which should be a priority for all people in business. "I'm not planning on retiring," claims Rolly who started Seguin & Associates 25 years ago, "but it is important to have a back-up plan in place."

According to Rolly, the plan is to eventually pass the business on to his youngest son Matt who began working with Rolly after obtaining his business degree from St. Clair College. As part of

Seguin and Associate's succession plan, Seguin Financial Group was incorporated in 2004 by Matt, who works together with his father on 90-95 per cent of the founding company's clientele cases. "Dad's still a resource to me," says Matt acknowledging all that his father has taught him over the years. "We still work on all the cases together, we don't send anything out without all of us having a look at it first." In Rolly's words, "our clients are not losing Rolly, they are gaining Matt."

Although many children of entrepreneurs feel obligated to follow in their parent's footsteps, Matt readily admits that he didn't discover a passion for the financial industry until a few years ago, "I'm sorry Dad, I didn't grow up wanting to be a financial planner on the ball field at 10 years of age," says Matt teasingly. "But when someone says 'thank you - you have really helped me out, that's where it is at,'" he says, adding that the best part of his job is having the ability to help people. While Matt got involved with the family business, his older brother Bart felt the legal industry calling, and although he often helped out during his years at law school, he left the business of finance to his father and brother. "Bart helped out while he was at law school, which really brought a different perspective to the family affair, but he wasn't really cut out

for this job, so we had to let him go," quips Rolly in reference to Bart's desire to pursue the often difficult and complex field of law.

Rolly himself, didn't start out in financial planning either, but his decision to leave a pension-paying position at Chrysler to start his own business a quarter of a century ago, has proven to be a wise investment for the financial advisor, who can boast a 99 per cent client retention rate for the past five years. "The proof is in the pudding," Rolly proudly offers. "Retention rates in the investment industry are 75-80 per cent, we have been able to maintain 99 per cent since 2000."

Perhaps this rate of customer satisfaction can be partly attributed to the company's commitment to servicing a wide range of people and giving a little bit back to its clients when it can. "We don't care if a customer comes in with \$10 or \$10 million - we can help anyone," says Matt referring to a customer who may not be a huge money-maker for them but has been with the company since its inception. Rolly interjects with, "we like to give things back little by little and re-invest in our customers with client appreciation events." One way for them to do this is by renting out a theatre and inviting their clients along or holding educational seminars. "Our goal is to do more than one this year," hopes Rolly. While Matt looks at them as "not events but more as tokens of appreciation," Rolly sees them as a way to mix business with pleasure. "It's not always about work, sometimes it's just about those little things."

And those little things can also be in the way of financial rewards. Both Rolly and Matt pride themselves on being able to grow even the smallest amount of money. "There is a misconception out there that if you don't have money we can't help you," explains Rolly. "But that's not true." Believe it or not, neither Matt nor Rolly charge any consulting fees when it comes to recommending an investment opportunity. So essentially, "if you come to us with \$50, we will invest the entire \$50," says Rolly explaining that they get paid solely by the investment providers chosen by their clients. While the company can advise on which market will best suit their clients investment needs, the end-decision lies with the customer. "We do everything in our power to make sure you don't lose money - we want to make sure it grows," says Matt, adding that they offer a full range of financial services but it costs a person the same as if they attempted to do it themselves...nothing.

While Rolly and Matt are experiencing succession planning first hand, they also specialize in a number of other financial planning services. According to Rolly, "people who came to us 25 years ago have gone from having very little to being high net-worth clients." Whether they approached Seguin & Associates for advice on retirement planning, tax planning, money management, estate planning, asset management, risk management, product assessment, or small business services, Rolly and Matt's customers (more than 400 households and 60 corporate clients) have certainly reaped great rewards from using their services. Moreover, so has the Make-A-Wish foundation which benefits from the company's platinum sponsorship of its yearly golf tournament - which means that customers are not the only ones benefiting from the financial prowess of this successful duo.



## SIMPLICITY

What you really want in a vehicle leasing program!

As the TILBURY AUTO MALL owners we're busy guys - so we appreciate the value of time - YOUR TIME.

That's why, when you entrust your personal or corporate vehicle leasing needs to us, we make sure that you not only get the best value for your dollar, but the best value for your time.

At the TILBURY AUTO MALL, you can shop OVER 800 NEW VEHICLES and make the comparisons you need in ONE STOP.

And Service? It couldn't be more simple!

We'll PICK UP YOUR VEHICLE for service, at home or the office - leave you a loaner - and return your vehicle when its ready.

IT DOESN'T GET SIMPLER THAN THAT!



• [tilburyautomall.com](http://tilburyautomall.com) •

SEPTEMBER 2005

# The Print Centre

# \$25

Lacasse printing

519.735.4121

[lacasseprinting.com](http://lacasseprinting.com)

## \$25 Discount on your next print project

\* This offer can not be combined with any other offers or discounts. This coupon is valid only for the month of September 2005. Only one coupon per order can be used. Each customer may use each denomination once. Valid with orders of over \$150 before taxes. This coupon does not have a cash value. This coupon can not be applied to any invoices prior to or after September 2005. Lacasse Printing reserves all rights. No verbal rules can be assigned to this coupon.  
© Copyright 2005 Lacasse Printing Company Ltd.

# \$25

SEPTEMBER 2005

# The Print Centre

# \$50

Lacasse printing

519.735.4121

[lacasseprinting.com](http://lacasseprinting.com)

## \$50 Discount on any 4 colour print job

\* This offer can not be combined with any other offers or discounts. This coupon is valid only for the month of September 2005. Only one coupon per order can be used. Each customer may use each denomination once. Valid with orders of over \$320 before taxes. This coupon does not have a cash value. This coupon can not be applied to any invoices prior to or after September 2005. Lacasse Printing reserves all rights. No verbal rules can be assigned to this coupon.  
© Copyright 2005 Lacasse Printing Company Ltd.

# \$50

SEPTEMBER 2005

# The Print Centre

# \$100

Lacasse printing

519.735.4121

[lacasseprinting.com](http://lacasseprinting.com)

## \$100 Discount on any 4 colour print job

\* This offer can not be combined with any other offers or discounts. This coupon is valid only for the month of September 2005. Only one coupon per order can be used. Each customer may use each denomination once. Valid with orders of over \$600 before taxes. This coupon does not have a cash value. This coupon can not be applied to any invoices prior to or after September 2005. Lacasse Printing reserves all rights. No verbal rules can be assigned to this coupon.  
© Copyright 2005 Lacasse Printing Company Ltd.

# \$100