

We Simplify & Organize Your Wealth

We are here to help:

- Guide you to think about areas of your financial life you may not have considered.
- Formalize your goals and puts them in writing.
- Prioritize your financial opportunities.
- Determine realistic goals.
- Recommend creative and suitable alternatives that you may not have considered to help you reach your goals.

CASH FLOW PLANNING

1. Allow you to focus on enjoying life day by day.
2. Keep you on track.
3. Identify your savings shortfalls.
4. Develop and monitors a strategy for debt reduction.
5. Provide reminders about key financial planning data.
6. Check with you before the end of the year to identify any last minute financial planning needs.
7. Show you how to access your statements and other information online.

TAX PLANNING

8. Help you keep more of your money.
9. Review your tax returns with an eye to possible savings in the future.
10. Stay up to date on tax law changes.
11. Help you reduce your taxes and benefit from a TFSA.
12. Reposition investments to take full advantage of lax law provisions.
13. Suggest alternatives to lower your taxes during retirement.
14. Work collaboratively with your tax advisors to help you meet your financial goals (or introduce you to a trusted professional if you need one).

RETIREMENT PLANNING

15. Guide you 'to and through' retirement.
16. Review and makes recommendations in your personal retirement plans.
17. Convert your investments to lifetime income.
18. Suggest alternatives to increase your income during retirement.
19. Guide you on ways to fund health care in retirement.

INVESTMENT MANAGEMENT

20. Manage your money to help you achieve your goals.
21. Prepare an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance.
22. Prepare a Personal Financial Organizer for you.
23. Stays up to date on changes in the investment world.
24. Monitor your investments.
25. Record and research your cost basis on securities.
26. Provide you with unbiased investment research.
27. Provide you with personal investment analysis.
28. Determine the risk level of your existing portfolio.
29. Help you consolidate and simplify your investments.
30. Provide technical & fundamental analysis.
31. Provide introduction to money managers.

FAMILY SECURITY

32. Provide security and comfort to you & your family
33. Review and recommends life insurance policies to protect your family.
34. Assist you in setting up a company retirement plan.

CARING FOR OTHERS

35. Take care of those who depend on you.
36. Monitor changes in your life and family situation.

ESTATE PLANNING

37. Help you leave a legacy for the people and causes you care most about.
38. Assist in preparing an estate plan for you.
39. Refer you to banking establishments for loan and trust alternatives.
40. Facilitates the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
41. Work collaboratively with your legal advisors to help you meet your financial goals (or introduce to a trusted professional if you need one).
42. Help with the continuity of your family's financial plan through generations.