

Compass[®] Financial Plan

Charting your financial independence



- Compass is specifically designed to provide financial clarity to individuals with more complex financial circumstances.
- Whether you're married or single, still working or already retired, Compass will be tailored to your individual situation.
- Each plan is prepared by our financial planning experts to address your various financial planning needs, including:
 - Cash and debt management
 - Investment planning
 - Estate planning
 - Tax planning
 - Retirement planning
 - Risk management
- Compass provides a clear indication of your ability to meet your objectives, with detailed recommendations based on your specific needs.

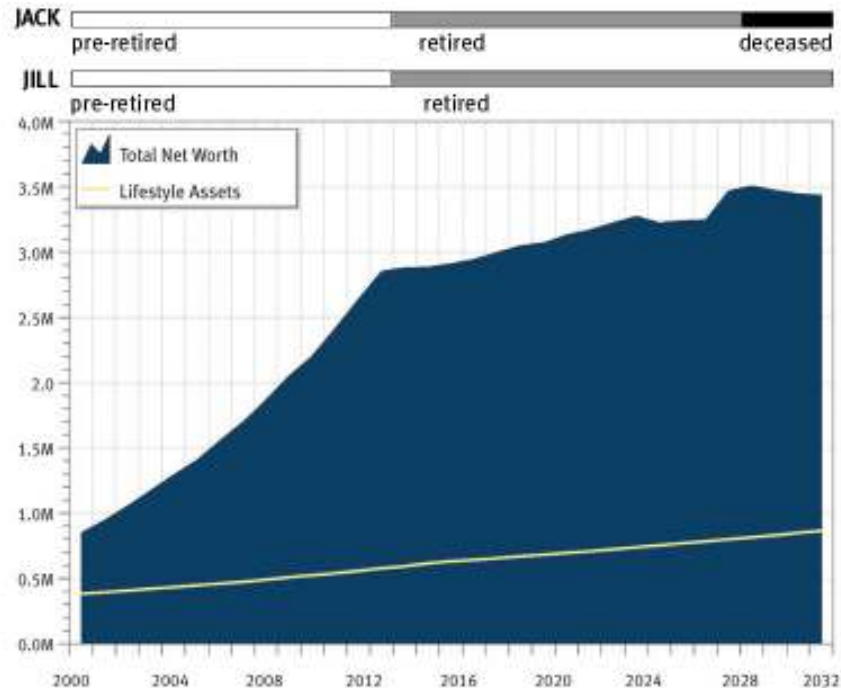
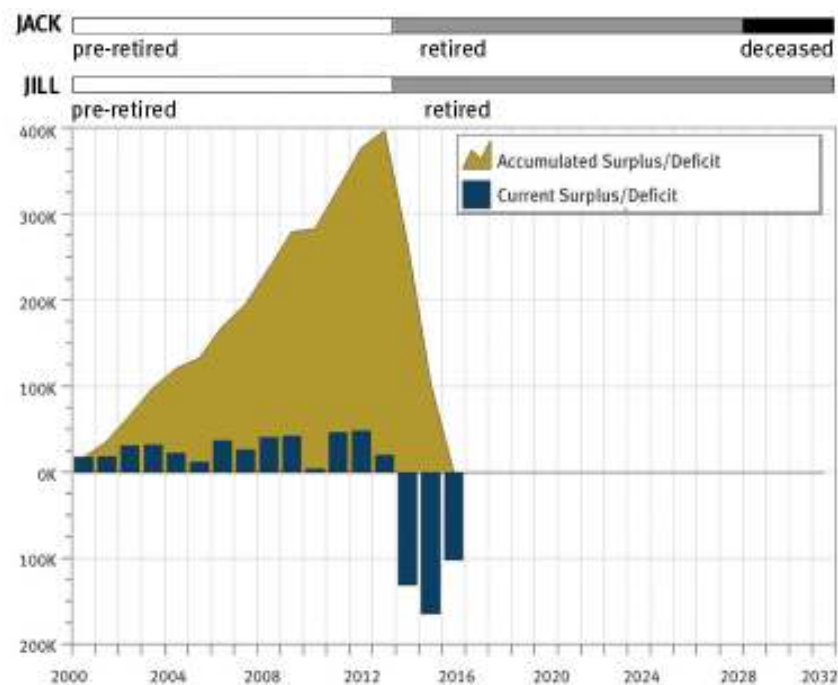
Your journey to financial independence: Step 1

- The journey starts with an analysis of your current financial position.
- We begin with the preparation of a net-worth statement and current cash flow.
- With this information, we perform several evaluations, including the following:
 - Liquidity/emergency fund analysis – discuss the balance between maintaining sufficient liquidity to provide financial flexibility and maximizing long-term investment returns.
 - Debt management review – explore potential opportunities to better manage debt and enhance your net worth.



Your journey to financial independence: Step 2

- Based on your stated objectives, current strategies and savings rate, we prepare a long-term projection of your cash flow and net worth.
- This provides a glimpse of what the future may hold should you continue on your current



Your journey to financial independence: Step 3

- The next step is to map out a tax-planning strategy to help you minimize your current taxes and maximize your after-tax income.
- We address specific goals such as funding your children's education or exercising your stock options, as appropriate.
- We also provide direction on the most tax-efficient manner to access funds from your registered and non-registered savings and any investment holding companies you may own.



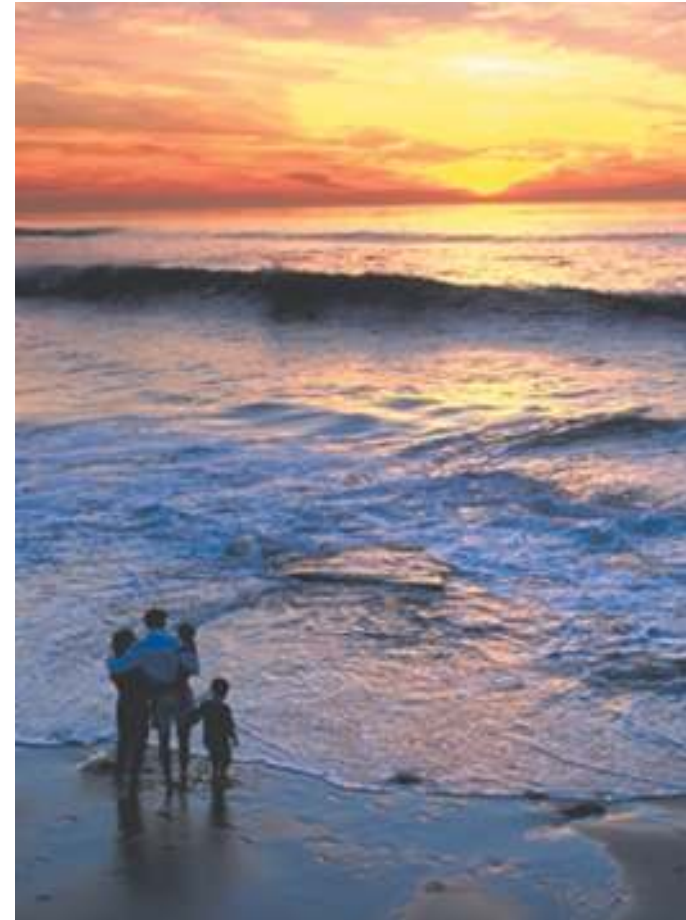
Your journey to financial independence: Step 4

- Next, we analyse your investments, including your current investment asset mix.
- Then we formulate a suggested asset mix based on factors such as:
 - Your investment time horizon
 - Need for temporary cash inflows
 - Income requirements
 - Tax positions
 - Current investment allocation
 - Your ability to tolerate fluctuations
- We may use this information to help refine your current asset mix.



Your journey to financial independence: Step 5

- The fifth step is to take a close look at how you manage risk.
- Cash flow and net-worth projections are prepared to illustrate the impact on surviving family members if you or your spouse were to die in the next year.
- This analysis, determines if the wealth you have accumulated, combined with any insurance coverage you have, is sufficient to mitigate the risk of an unexpected death.
- If important to your personal situation, Compass will provide a similar analysis that will address the risk of you becoming disabled.



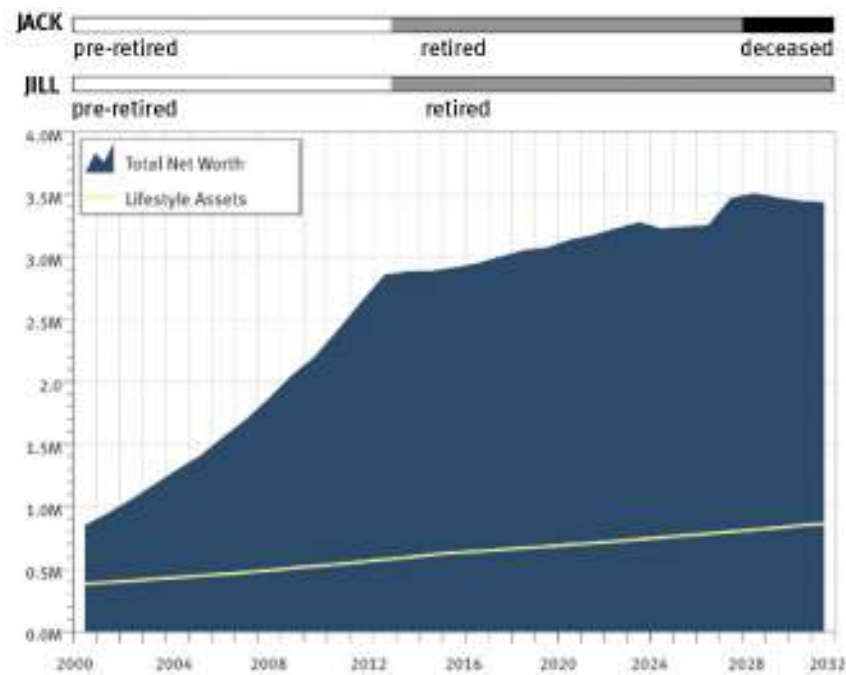
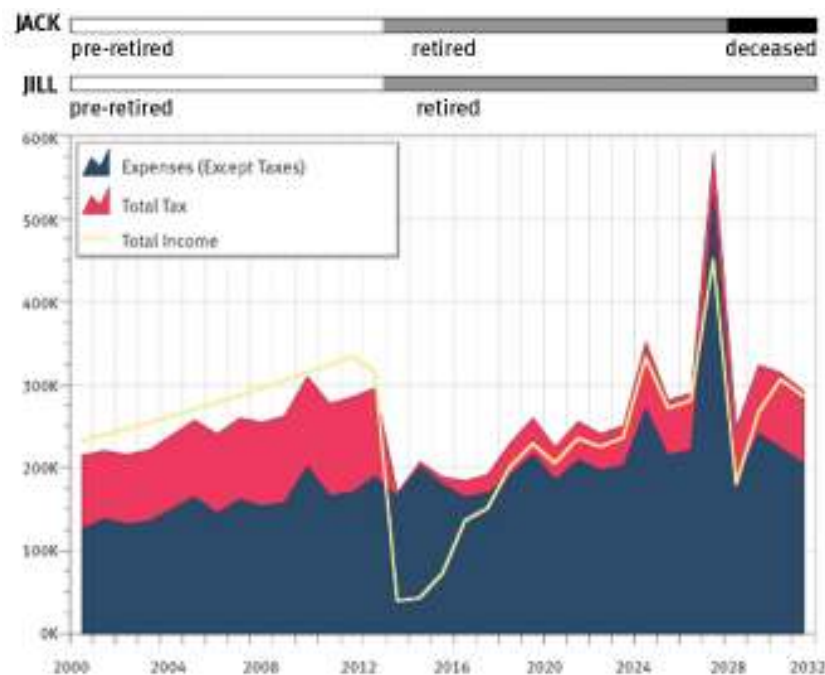
Your journey to financial independence: Step 6

- Now we review your estate plan, highlighting the various ways to transfer your accumulated wealth to your designated beneficiaries.
- We will review the taxes that will be payable upon death at each year until your projected life expectancy.
- We will also provide recommendations to address your stated objectives such as asset protection, charitable intentions, income splitting or providing for a specific family member.



Your journey to financial independence: Step 7

- Next we show you the impact of the recommendations contained in each of the previous sections.
- In your recommended plan we implement these strategies and illustrate their impact using our cash flow and net-worth situation graphs.



Financial independence



- Finally, we provide an action plan designed to lead you to financial independence.
- Your action plan summarizes the key recommendations indicated in the previous sections.
- It also provides a clear guideline for you and your advisor to help monitor their implementation.

Compass® Financial Plan



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