



Meet Amanda

Amanda has been a client at Bernath Private Wealth for over 27 years. We met her and her husband when they became clients in 1992. They were in their early fifties and beginning to shift their focus to retirement planning. Amanda was a social worker and her husband Tom was a corporate executive. Together they had 4 children and wanted to be able to leave a legacy for future generations. When Tom passed away in 2014, Amanda took on sole responsibility for their wealth plan. She has been able to attain their goals and then some. She is dedicated to her community and family, which has now grown to include 8 grandchildren and 9 great-grandchildren.

Our value

Throughout the relationship we helped them build a plan to achieve their goals, provided timely advice and supported them through life transitions. Benefits included:

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Portfolio growth

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Retiring comfortably

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A multi-generational estate plan

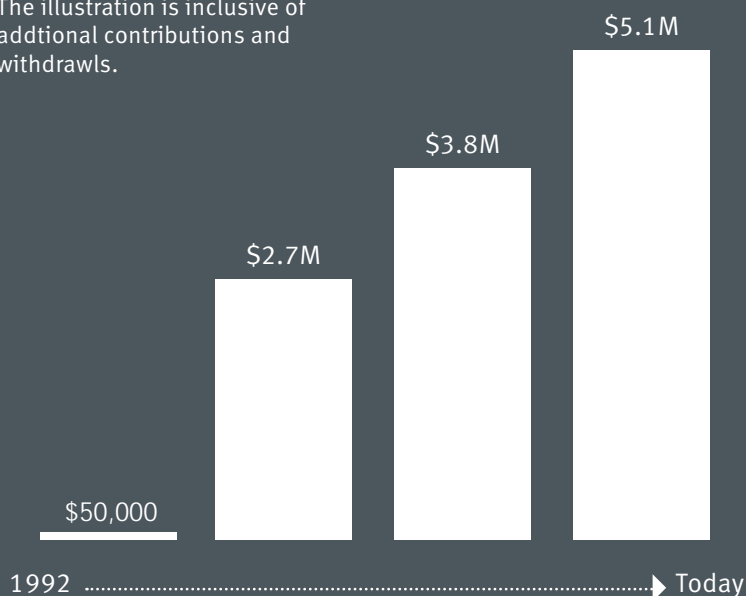
.....
Philanthropic giving

.....
Support through unexpected life events

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Gifting money to future generations

The portfolio

The illustration is inclusive of additional contributions and withdrawals.



Wealth Management
Dominion Securities

Their story

1992

Amanda & Tom become clients and open their accounts with an initial value of \$50 thousand. We uncover an opportunity for Tom to better optimize his company's stock options. These additional earnings are utilized to build a diversified investment fund.

1997

Following an in-depth review of their estate plan, we advise Amanda & Tom to purchase a joint last to die life insurance policy at \$1 million. This protects the family in case of death and will help offset projected estate taxes.

1999

The portfolio grows and is now valued at \$2.7 million.

2000

Our trusted advice and proven results motivate Amanda & Tom to consolidate their assets with us. They entrust us with an additional \$800 thousand that they move over from another financial institution.

2001

The portfolio continues to grow and is now valued at \$3.8 million even after the Y2K and dot.com market crisis.

2004

Tom chooses to retire. We adjust the wealth plan to account for the additional income needs, while being mindful of optimizing tax efficiencies.

2006

Amanda joins Tom in retirement. We initiate another in-depth estate consultation with our specialists.

2014

Tom passes away. Amanda copes with losing her spouse amidst taking on new responsibility for managing their wealth. We support her through this transition and work extensively to ensure she understands their current plan. We employ the expertise of our estate planning experts and adjust the plan based on her wants and needs as a widow.

2015

Amanda expresses interest in supporting charitable causes. We make this happen for her by setting up a charitable giving account. She donates over \$1 million to causes in her local community.

2018

Amanda's son, who resided with his family in the US, passes away. She reaches out for guidance. We help her daughter-in-law find the advice and planning support needed to ensure her, and her children's future are protected. We enlist the expertise of our estate planning team again to ensure Amanda's affairs are updated and in order.

Today

Amanda is still enjoying a comfortable retirement. With our guidance, her family's wealth continued to grow. We ensured it was managed optimally through life transitions. She has the satisfaction of seeing her children and grandchildren utilize her substantial gifts for their futures and has supported causes and charities she cares passionately about. After withdrawing all her projected retirement income needs, gifts and donations her portfolio is still valued at over \$5 million. From regular reviews and strategic estate planning, Amanda is comfortable knowing she will be able to pass along additional inheritance to heirs and charities in a timely and tax efficient manner.