



Meet Claire and Kevin

In 1992, Claire and Kevin became clients at Bernath Private Wealth. They were 47 years old, at the time, and owned and operated a pharmacy in rural Saskatchewan. The couple were seeking advice about their business and retirement plan. They wanted to maximize the sale of their business to enable an early retirement and needed support building a plan that would sustain this goal. They also wanted to leave a nest egg for their 2 children and 1 grandchild.

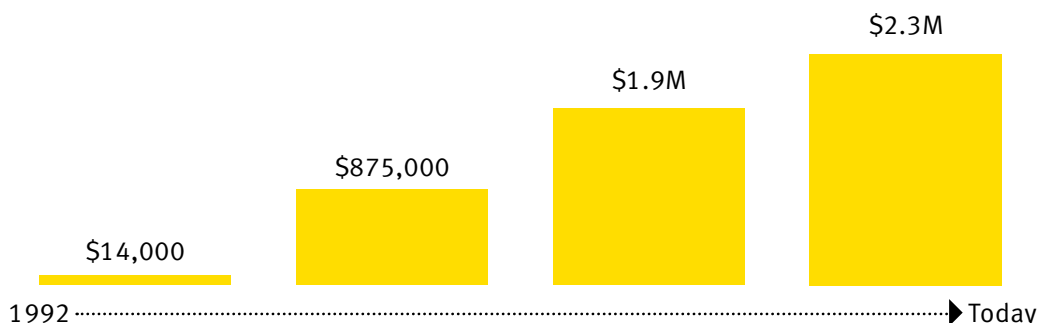
Our value

Throughout the relationship we helped them build a plan to achieve their goals, optimally set their business up for sale, and provided timely advice through life transitions. Benefits included:

- Portfolio growth
- Optimization of the sale of their business
- Tax-efficient insurance solutions
- Retirement planning
- Building inheritance for future generations

The portfolio

The illustration is inclusive of additional contributions and withdrawals.



Wealth Management
Dominion Securities

The story

1992

Claire & Kevin become clients. They are 47 years old and open their accounts with \$14,000.

1993

We review their current financial plan and point out opportunities and strategies we could implement to help them maximize the growth of their wealth.

1998

We initiate another detailed financial plan.

1999

Claire & Kevin's children become clients.

2000

With returns and regular contributions, their portfolio grows and is valued at \$875,000.

2001

Claire & Kevin express intent to sell their pharmacy in the near future. We recommend purchasing a corporately owned life insurance policy in preparation for the sale.

2003

The couple enters retirement. At the age of 57, they sell their pharmacy and add additional funds to the portfolio which is now valued at \$1.9 million. This initiates an extensive review. Partnering with their accountant and lawyer, we build a plan to sustain them through retirement. The new retirement income needs prompt the beginning of withdrawals from their non-registered account.

2015

We initiate a full review of their estate plan and bring in our additional specialists.

2017

Claire & Kevin are now 72. We begin withdrawing funds from their registered accounts.

Today

Claire and Kevin are 74 and they have been enjoying life in retirement for over 16 years. Since 2003, they have withdrawn over \$1.3 million from their accounts but their current portfolio is still valued at \$2.3 million which is more than the day they retired.

By conducting regular reviews, implementing strategic solutions, maintaining returns and ensuring their estate plan evolved with them, Claire and Kevin have peace of mind knowing they can continue living their desired retirement lifestyle. They will still be able to leave inheritance to the next generations and this will be managed in the most tax-efficient manner as their children are also clients.