



Westcott Wealth Management

Our Services

We are committed to providing our clients with the highest level of service and quality of advice. Our core strategies are to preserve capital, create portfolios that comprise tax-efficient income, and grow your wealth over time.

Investment mandate: 'Conservative Growth'

The Private Investment Management (PIM) Advantage

- **Faster trade execution.** Because you are not required to confirm every trade, you never miss an investment opportunity simply because you are out of reach.
 - **All-inclusive services.** You receive comprehensive portfolio services for an all-inclusive fee. Investment decisions can be made without the worry of commission costs for each transaction.
 - **A more personal approach.** With many other discretionary services, you never actually meet your Portfolio Manager. In contrast, our discretionary services are offered directly through me.
 - **Fees.** You know upfront what fee you pay. This rate is indicated on your Investment Policy Statement (IPS) and published quarterly and at year end. This asset based pricing system allows us to determine the cost of services in advance. As your assets grow, your fees decrease—our interests are therefore aligned.
- ❖ Premium interest rates on fixed income and money market products
 - ❖ No annual administrative or custodial fees on your RRSP/ RRIF or TFSA account(s)

Our Process

- Client will have gone through a thorough "Life Discovery" process
- Client will have a written Financial Plan
- Client will have an up-to-date Investment Policy Statement (IPS)
- Proper Risk & Portfolio Management for all clients
- Client will have a written Review and Service Plan
- Client will have been offered Estate & Insurance Planning consultation

Portfolio Management Service

- Needs analysis & risk assessment
- Individually tailored Investment Policy Statement (IPS) – A framework for making investment decisions & meeting your personal objectives
- Creation of an asset allocation structure
- Customized, tax-efficient portfolio construction & individual (segregated) security selection
- Daily monitoring of your portfolio to ensure it meets the parameters outlined in your Investment Policy Statement
- Timely portfolio rebalancing as necessary
- Access to an extensive team of research analysts and capital markets experts, plus guidance from the RBC strategy Committee
- An investment discipline that incorporates (1) company fundamentals, (2) quantitative analysis, and (3) technical analysis

Reporting on Progress

- Enhanced Quarterly Portfolio Review Package – Includes portfolio performance, current asset mix, geographic & industry allocation, and a listing of all of your portfolio holdings
- Comprehensive year-end tax package & tax guide – To assist you and your accountant with tax preparation
- Capital Gain/Loss Reports (available upon request at any time)
- Regular review meetings



Our Unique Tax Reporting Service

As part of our **PIM** service, we provide you and/or your accountant directly with tax reporting information. We are aware of the significance of these reports and we work diligently to maintain records of every transaction made throughout the year to provide a more thorough gain/loss analysis. This report is adjusted for return of capital and any corporate reorganization that might affect the cost base of the security. We are happy to liaise with your accountant.

Additional Wealth Management Services

- Direct consultation with your other advisors (Financial Planners, Accountants, Estate Lawyers) to ensure synchronized efforts on your behalf
- Referrals available for other professional advisors (Accountants, Estate Specialists, Lawyers)
- Access to our in-house consultants for customized insurance solutions, financial planning, trust services and estate planning
- Exercise of executive stock options

For Your Convenience

- DS Online – access your current account information online, plus research and commentary from RBC Economics, RBC Capital Markets, RBC Fixed Income, JP Morgan Securities, Morningstar, Value Line, Inc. and, Veritas Investment Research Co.
- Automatic fund transfers and income withdrawal
- Direct payment of your quarterly tax installments to the CCRA

Private Investment Management Account (PIM) Fee Schedule

**Minimum account size \$250,000*

Please contact us for fee details.



Fred Westcott
VP, Portfolio Manager & Investment Advisor, CIM FCSI
Tel: 604-678-5543
Email: fred.westcott@rbc.com
www.fredwestcott.com