



WHO DO YOU TRUST WITH YOUR WEALTH?

Benefit from discretionary management
and a team of Portfolio Managers
invested in you.



^WHollisWealth®

A SINGULAR GOAL: EARNING YOUR TRUST SO YOU CAN ENJOY YOUR WEALTH – AND YOUR LIFE

Experience the difference PWM Private Wealth Counsel makes.

Remember when you thought: if only I were wealthy, all of my problems would be solved? Now you realize that managing your wealth comes with its own set of challenges – investment opportunities are vast, services can be complicated, risks appear everywhere, concerns grow about how your wealth will impact those you care about. In short, managing your money may feel less like good fortune and increasingly demanding.

PWM Private Wealth Counsel knows how to make a difference.

Our trusted and award-winning team is grounded by the highest professional ethics and integrity, and guided by shared core values reinforced by our close-knit culture and experienced leadership. We're independent, full-service, fee-based, and offer expertise in investment planning, risk management, and tax and accounting services, all tailored for high net worth individuals and families like yours.

While your concerns and aspirations may be shared by other investors, your circumstances are entirely unique. That's why we ensure your diversified portfolio and long-term strategy are carefully crafted to meet your specific needs, your stage in life and your personal and financial circumstances.

“It's vitally important that our clients feel they can trust us to manage their wealth. And we work hard to earn that trust by listening, educating clients and always keeping them informed.” – Kevin Hegedus, Portfolio Manager, HollisWealth

If you have investable assets of \$250,000 or more, we can help make this happen in three ways:

- 1) We are direct: We work to be knowledgeable about you and your family situation and to understand what you want your money to do – and you can always count on us to be frank about how we can help you make it happen.
- 2) We are your guide: We help you navigate the many choices you have and show you how to diversify to maximize gains and minimize losses.
- 3) You are always in command: We'll work our hearts out but this is about you, about maintaining your lifestyle and enjoying a comfortable retirement. Everything we do is focused on your needs.

THE BOTTOM LINE?

Whether you're around the corner in Saskatoon, anywhere in Saskatchewan or across Canada, we're personally committed to providing comprehensive, integrated planning and advice that builds your trust. And we'll help manage and grow your wealth – so you can get on with enjoying the life you've created.





PROVIDING CLEAR AND
THOUGHTFUL STRATEGIES TO
SUPPORT YOUR WELL-BEING
NOW AND IN THE FUTURE

FINANCIAL PLANNING FROM A TO Z

There's no greater satisfaction than helping our clients achieve financial security and peace of mind. We do this, in large measure, by offering a suite of services and taking the time to create a comprehensive and tailored financial plan that helps reduce tax, manage risk and provide clarity over the long term.

Tax minimization and accounting

The biggest impediment to creating and maintaining wealth in Canada may be taxation. For this reason, PWM Private Wealth Counsel's team of experienced Chartered Accountants (CA) and CERTIFIED FINANCIAL PLANNER® professionals continually monitors changes in taxation in search of the best tax-savings strategies.

You'll also receive personalized guidance to help you capitalize on government-sanctioned tax reduction and deferral programs as well as tax-preferred and tax-efficient investment opportunities.

Plus, ask us about our unique tax planning strategies for small business owners and farmers, including tactics for family trusts and advanced succession and estate planning.

Risk management and insurance

Along the way, as you accumulate your wealth, your focus shifts from creating it to protecting

it. At PWM Private Wealth Counsel, we offer an expert assessment of risk designed to address your individual needs. Since the risks to creating and maintaining wealth come in many forms – including health, tax erosion, economic factors, market conditions – the solutions we offer do too. Our goal is to present you with solutions from Canada's leading and most trusted financial institutions best suited to your tolerance for risk and your insurance needs. In this, we are always guided by a commitment to diligence, professionalism and objectivity.

Retirement and legacy planning

While you may benefit from each of our areas of expertise, most clients combine our services to form a holistic plan. Though each plan is different, ultimate goals tend to fall into one or the following categories:

- **Retirement planning** – You're looking to transition from a time in your life that features work and responsibilities to one dedicated to family, leisure and personal fulfillment;
- **Succession planning** – Your transition involves a more complex range of issues, including the disposition of a family business or practice and intergenerational movement of assets;
- **Legacy planning** – You need to prepare your estate for the benefit of heirs and the community, with consideration for charitable, non-profit or faith-based organizations.

“We have an exceptional planning and portfolio management team – offering expert advice on your portfolio, insurance and estate planning, business succession, financial planning, tax planning and more.” – Kevin Haakensen, Portfolio Manager, HollisWealth

“ With over 100 years of combined experience, the approach we’ve perfected offers significant benefits to our clients.” – Kevin Haakensen, Portfolio Manager, HollisWealth

INVESTMENT SERVICES THROUGH DISCRETIONARY MANAGEMENT

Enjoy more freedom plus the opportunity to seize wealth-building opportunities.

Less than 5% of all investment advisors in Canada are licensed as Portfolio Managers. Since 2011, PWM Private Wealth Counsel has been able to offer this elite service with significant benefits to our clients.

Fee-based discretionary management allows for changes to be made on short notice to your portfolio, eliminating the need to contact you for each trade. This ability to be responsive lets you to seize buying opportunities as well as exit excessively risky positions. It also offers you the freedom to remove yourself from day-to-day investing decisions and frees up time for advisors to focus on researching new investment opportunities.

Few organizations are permitted to provide discretionary management. To do so, Portfolio Managers must complete the most demanding educational, experiential and organizational requirements and meet the highest conditions of registration with securities commissions.

Portfolio Managers also have a legal obligation, or fiduciary duty, to act with care, honesty and good faith, in the best interest of clients. This differs from other advisors and places a much higher level of trust on Portfolio Managers.



The portfolio management approach provides these 5 key benefits:

1) Discretionary management

As Portfolio Managers, we’re empowered to buy and sell a wide range of investments without encumbering you with paperwork for each trade. That allows us to respond very quickly to economic and market changes, and to capitalize on opportunities. And it frees you from the day-to-day administrative process of wealth management to be able to focus on your other priorities.

2) Fair and efficient

We purchase and sell investments in bulk, which allows you and other participating investors to benefit simultaneously, resulting in timely, fair and equal treatment. This also enables us to achieve operational efficiencies, helping to reduce costs to you.

3) Objective and unbiased

We’re compensated based on a set fee for managing assets – not by commission or by completing transactions. That means we’re able to select investments and perform trades objectively and free from bias. Ultimately, our performance and success as an organization is dependent on the performance of the investments and on your success.

4) Transparent and understandable

Many Canadians pay too much for investment advice, without seeing sufficient value. We adopt simplified fee schedules and a reporting process that emphasizes transparency and clarity. You’ll gain comfort from being able to understand and see both the costs of our services and the results of our efforts.

5) A broader range of asset classes

As Portfolio Managers, we’re able to select from a much wider range of asset classes and investments than is typically available to most investors. Often called pension-style asset management, we review and consider traditional asset classes, like publicly traded stocks and bonds, along with alternative investment opportunities. You’ll enjoy truly diversified investment portfolios with an asset mix that’s expected to enhance returns and reduce volatility.



7 WAYS TO HELP YOU ACHIEVE YOUR GOALS

1) CASH MANAGEMENT

Paying yourself first before other expenditures is a prudent way to save.

2) RISK MANAGEMENT

Understanding your risk tolerance helps us tailor your financial strategy.

3) INVESTMENT MANAGEMENT

We learn about your objectives, expectations and time horizon then determine the best portfolio for you.

4) TAX PLANNING

Effective tax-minimization improves your growth rate and decreases the need to rely solely on investment returns.

5) RETIREMENT PLANNING

It's more than just about RRSPs – we help you plan for life after retirement and how to pay for it all.

6) ESTATE AND LEGACY

We anticipate what may lie ahead to help you prepare for the orderly transfer of your assets.

7) FINANCIAL INDEPENDENCE

The outcome when all the elements of your plan come together.

OUR PRODUCTS AND SERVICES

PWM Private Wealth Counsel is licensed to offer a full suite of financial products and services to individual investors, farmers and business owners.

We invite you to compare our products and offerings with the services you're currently receiving. The following checklist highlights some of the ways we add value.

Products and services	Insurance licensed	MFDA* licensed	IIROC** licensed	Portfolio Manager	PWM Private Wealth Counsel
Mutual funds		✓	✓	✓	✓
GICs		✓	✓	✓	✓
Segregated funds	✓				✓
Stocks			✓	✓	✓
Bonds			✓	✓	✓
Hedge funds			✓	✓	✓
Exchange traded funds			✓	✓	✓
Options investing			Y/N	Y/N	✓
Life insurance	✓				✓
Disability insurance	✓				✓
Long term care insurance	✓				✓
Critical illness insurance	✓				✓
Property & casualty insurance	✓				✓
Travel insurance	✓				✓
Annuities	✓				✓
Fairness of trade				✓	✓
Bulk trading				✓	✓
Discretionary management				✓	✓
Auto balancing				✓	✓
Corporate & personal taxes					✓
Tax deductibility of fees				✓	✓
Tax minimization	✓	✓	✓	✓	✓
Mortgages by referral					✓

* Mutual Fund Dealers Association ** Investment Industry Regulatory Organization of Canada

UNDERSTANDING OUR CREDENTIALS

Credentials matter. That's why successful investors recognize the importance of education and knowledge when it comes to managing financial assets. There are a number of reputable and helpful designations the team at PWM Private Wealth Counsel holds:

Chartered Professional Accountant (CPA)

A CPA is one of Canada's premier business and financial designations. CPAs are recognized throughout the world for their high professional standards, competence, integrity and commitment to serving the public interest. Some people think Chartered Professional Accountants only do audits, accounting and taxes – they do much more. They are integral in the management of small and large businesses, as well as personal financial issues. Areas of specialization are diverse – one of particular note is the In-Depth Tax Program offered through the Canadian Institute of Chartered Accountants.

Chartered Financial Analyst® (CFA®)

The backbone of the CFA Program is a three-level, three-year examination that measures not only a candidate's understanding of a multi-disciplinary, globally relevant Candidate Body of Knowledge™, but also his or her ability to apply this knowledge to the investment decision-making process. A distinguishing characteristic of the program is its uncompromising emphasis on analysis and the application of financial knowledge across core areas of the investment process, particularly in securities valuation and portfolio management. A relevant and evolving curriculum, rigorous examinations, and a stringent Code of Ethics have been hallmarks of the CFA Program throughout its history.

CERTIFIED FINANCIAL PLANNER® professional

CFP® professionals deal with one of the most personal and sensitive aspects of people's lives: their financial security. As a result, trust is at the heart of the relationship – trust in the planner's competence, integrity and objectivity, and trust that the planner will act first and foremost in your best interests. The CFP® mark identifies individuals dedicated to a high level of professionalism in providing financial planning advice. In the absence of uniform government regulation of financial planners, the CFP® credential assures the public that those financial planners who are CFP® licensees have agreed to adhere to high standards of competence and ethical practice as set out by the Financial Planning Standards Council (FPSC).

Chartered Investment Manager® (CIM®)

A CIM® designation recognizes advanced knowledge and skills to evaluate and manage all aspects of high-net-worth personal or institutional portfolios, as well as the ability to optimize each investor's goals and objectives. When looking for a suitable advisor, it's important not only to find an expert who provides superior service and advice but one who is held to a high professional standard. All CIM® professionals are required to abide by a code of ethics and must fulfill work experience and ongoing educational requirements.

INVESTED IN YOU

At PWM Private Wealth Counsel, we start by taking the time to understand who you are and what matters most, working every day with a singular dedication, above all else, to be invested in you.

We understand that each client has a unique set of objectives. Whether it's maximizing the legacy for your family, planning your retirement income, or minimizing the effect of taxes on your investments, we bring together the right team of specialists to support you in reaching your life goals.

As your partner and advisor, PWM Private Wealth Counsel is committed to helping you navigate life's stages – from supporting your children through school and buying a new car or second home, to caring for aging parents – all to ensure that you, your family and business are protected with a comprehensive and well-considered financial plan.

HollisWealth & iA Financial Group: The best of both worlds

PWM Private Wealth Counsel is backed by HollisWealth, a leading Canadian wealth management company, and iA Financial Group, an established financial services provider for over 125 years and one of the largest independent advisory networks in Canada.

Together, they allow us to offer clients the best of both worlds: total wealth solutions that come from an independent investment philosophy held by HollisWealth, and strength and stability that's provided through iA Financial Group.

With a long history of partnering with established independent advisors, HollisWealth and iA Financial Group work with us to provide you with sound opportunities to create, manage and protect your wealth.



CHOOSE PWM PRIVATE WEALTH COUNSEL

In Saskatoon. In Saskatchewan. And across Canada. Trust the experienced, award-winning team that supports families, farmers and businesses through all of life's important moments.

For more on how we can help you achieve financial well-being now and in the future, please visit us at www.pwmprivatewealth.com or call us at **1-800-652-7472**.

pwmprivatewealth.com



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HollisWealth® is a division of Industrial Alliance Securities Inc., a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. Insurance products provided through Hollis Insurance Inc. PWM Private Wealth Counsel is a personal trade name of Kevin Hegedus and Kevin Haakensen.