

DESIGNING THE PORTFOLIO THAT MEETS YOUR GOALS

Helping you achieve long-term portfolio returns while minimizing risk to your assets is key to designing a recommended investment portfolio. This requires a strategy rooted in diversification by geography, sectors, and asset classes, and one that aligns with your profile.

Asset allocation through an optimal weighting of asset classes – like cash, fixed income, equities and alternatives assets – is the single most important step in structuring your diversified portfolio. To do so, it's important for us to understand your goals and be aware of plans you may have at all institutions where you have invested assets.

A note about risk

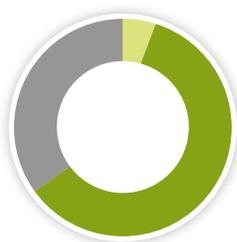
There is always some degree of uncertainty or risk concerning the rate of return or growth your portfolio may generate. Our goal is to create an asset allocation that factors in your risk profile, time horizon and investment objectives, and enables you to receive the highest possible return, while reducing the risk that you'll outlive your assets.

Your risk objective falls into one of three areas: Aggressive (High), Growth (Medium) or Income (Low). The weight of assets allocated to your portfolio, largely based on your preferred risk objective, will dictate one of five portfolio styles.

5 PORTFOLIO STYLES

Aggressive Growth: The investment objective here is to maximize long-term capital appreciation with allowable equity investments.

Risk tolerance is high.

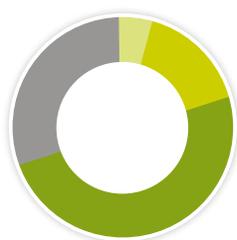


Cash 5%
Fixed Income 0%
Equities 60%
Alternative Assets 35%

*These figures are targeted amounts

High Growth: Maximize long-term capital appreciation with acceptable equity investments. Fixed income investments are used to provide some protection against a prolonged decline in the market value of equity investments.

Risk tolerance is high.



Cash 5%
Fixed Income 10%
Equities 50%
Alternative Assets 35%

*These figures are targeted amounts

Income Growth: Maximize long-term total return through a prudent balance of capital appreciation, interest and dividend income. The portfolio invests in equity investments with a moderate exposure to fixed income investments.

Risk tolerance is medium.



Cash 10%
 Fixed Income 20%
 Equities 45%
 Alternative Assets 25%

*These figures are targeted amounts

Balanced: Maximize long-term capital appreciation and dividend income from equities while using fixed income investments to generate current income, more constant periodic returns, and some protection against a prolonged decline in the market value of equity investments.

Risk tolerance is medium.

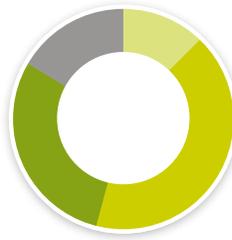


Cash 10%
 Fixed Income 25%
 Equities 40%
 Alternative Assets 25%

*These figures are targeted amounts

Conservative: Provide a regular level of income and capital preservation while incurring minimal risk for long-term capital growth. Primarily invests in fixed income investments with a moderate exposure to equities.

Risk tolerance is medium-to-low.



Cash 10%
 Fixed Income 40%
 Equities 30%
 Alternative Assets 20%

*These figures are targeted amounts

TO LEARN HOW PWM PRIVATE WEALTH COUNSEL CAN DESIGN A PORTFOLIO THAT ACHIEVES LONG-TERM RETURNS AND MINIMIZES RISK, CALL 1-800-652-7472.

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