



Wickham Investment Counsel

Private Client Wealth Services

Introducing *Private Client Wealth Services*, a wealth management program created exclusively for private clients. We help individuals and families reach their goals by combining investment management and ongoing retirement planning.

Our approach is empowering and will give you the confidence to achieve the financial goals in your life.

Meet Our Team:



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Why Private Clients Wealth Services?

We believe individuals and families are being poorly served by an investment industry that focuses on pushing products instead of delivering real value.

We understand your needs & goals

The population in Canada is going through some unprecedented changes. An aging population, changes to health care funding and a greater individual responsibility for retirement planning are just some of the issues impacting individuals and families. We understand these issues and can provide valuable, tailored advice in the areas of investing, taxes, retirement planning, debt management, and estate planning.

You deserve discretionary portfolio management

You deserve access to a dedicated professional portfolio manager. Our "Discretionary portfolio management" team handles the day-to-day investment decisions necessary to achieve your financial goals. As your needs change, your portfolio is updated accordingly. This ensures that our investment decisions are always aligned to your objectives.

We focus on safety and value

Our investment philosophy involves protecting your capital while pursuing superior risk adjusted returns. We invest in a portfolio of securities that exhibit our "safety and value" requirements like low debt levels, high cash flows and consistent dividend payments. Our disciplined approach also has many checks and balances in place to help us determine when to buy and sell securities.

We act in your best interest

Our advisors are held to the highest standard in the Canadian investment industry: the "fiduciary standard". This means we are professionally and ethically required to put client interests above our own. Most financial advisors in Canada adopt a "suitability standard", which means their recommendations must be "suitable" and may potentially lead to a conflict of interest. The suitability standard allows for the use of high-cost products, even if equivalent, cheaper alternatives are available.

Your money is secure

All client accounts are in their own names and held with a third-party custodian, National Bank Correspondent Network (NBCN). This ensures we have no access to any client's funds. In the unlikely event of our firm's insolvency, our creditors have no claim on our client's assets, which are covered (within defined limits) by the Canadian Investor Protection Fund.

Fully transparent low fees

Our all-in fee is often significantly lower than the industry average. The average mutual fund investor in Canada pays 2.53% annually (*Source: Investor Economics*). By comparison, our fees are lower and may be tax-deductible in non-registered accounts. Our fee is also fully transparent, unlike many mutual funds which have embedded fees.

Becoming a Client

*If you are interested in our **Private Client** Wealth Service, we'll set up a meeting to make sure it's a good fit. Then we'll work through the following:*

We get to know you

We begin every client relationship with an initial meeting focused on you. You talk. We listen. This helps us understand the true you: your values, priorities, circumstances, and aspirations. You'll also have an opportunity to ask us any questions and view a sample of our work. There is no cost or obligation for the initial meeting so you will never feel pressure to commit to working with us until you are absolutely comfortable. Our focus is on an analysis of your needs, goals and risk profiling.

You provide your information

Once we've both agreed to move forward with a formal relationship, you sign an Investment Management Agreement to allow us to begin our work together. We start off by gathering some important personal and financial information, then we'll walk you through the steps of signing custodial account paperwork to transfer assets. We'll also make sure that you fully understand and feel comfortable with our fee structure

We draft your Investment Policy Statement (IPS)

The culmination of the prior steps is the creation of your Investment Policy Statement ("IPS"), a concise document summarizing our investment management strategy. We like to think of this as the architect's blueprint that we will use to build your investing portfolio. This document will guide our investment strategy for you and will evolve over time along with your life.

We implement the portfolio

Finally, we begin to carefully move your portfolio to the ideal position based on the IPS we created together. At this point in our relationship, we also begin to address in more details the other pieces of your financial life such as insurance, estate planning, taxes, etc. We'll move at the pace you feel comfortable with, educating you every step of the way so you feel engaged and empowered in the process.

We develop your retirement plan

Next, we'll work with you to design your unique retirement plan. This step will focus on the following core areas of your financial life:

- Your current financial picture: we'll create a concise snapshot of what you own, what you owe, what insurance you have, your tax and estate details
- Your future: We'll dive deeper into your dreams, hopes, plans and desires. We will begin projecting your income, investments, and taxes over time

You review our recommendations

We'll present our recommendations to you and then have a friendly and honest conversation to gather your input. We view this conversation as a creative collaboration that will adjust our proposed plan according to your feedback. From experience we know a retirement plan will not work unless you're fully comfortable with it. Your plan is not constant, it will change and evolve over time.

Keeping You On Track

As your life changes, so will your plan and investments. Monitoring and updating the two is the key to success. As part of our ongoing services:

We meet with you regularly

Regular contact is important to check if anything in your financial life has changed. We will reach out to you regularly. Once a year we will review your entire retirement plan and investment strategy. Together, our series of regular interactions will enable us to continue to get to know you to ensure we are always working toward achieving your unique financial needs and goals.

We keep your portfolio in balance

As markets move over the weeks and months, your portfolio's asset mix—and therefore the risk you're taking—will stray from its target. We monitor your asset mix regularly and will rebalance the portfolio when necessary. We also strive to keep transaction costs and taxes to a minimum.

We pay attention to taxes and work with your other advisors

Taxes can represent a very large expense for families and individuals, so much of what we do focuses on tax efficiency: looking for ways to reduce your tax bill. Our sophisticated approach takes into account all aspects of your financial life to determine how they work together. We will work with you and your other professional advisors, like accountants and lawyers, to create an integrated tax strategy that may help significantly reduce your overall tax bill. If you are in need of a resource or professional advisor, we will recommend one.

We encourage discipline

Probably the best and most consistent value a good financial advisor provides is keeping clients focused and on track. Our successful formula includes helping clients understand the risks of investing, setting achievable investment goals, being realistic about savings and spending, allocating assets appropriately, and most importantly, not overreacting to market highs and lows. We help clients stay the course by maintaining a long-term perspective, thus greatly improving the odds of achieving reasonable long-term investment results.

We offer clear transparent reporting

All our client reporting is clear, concise and user-friendly. This gives our clients great confidence knowing where they are at all times and where they are headed. Clients may opt in to have secure online access to all their account information to stay up to date.

We continually research new securities and products

The financial landscape is continuously changing, so we are always researching new securities, investments, and products etc. Over the last five years, many new products have been introduced with lower fees, more tax efficiency and better diversification. Before we replace any asset in our clients' portfolios, our team performs due diligence to make sure there are no hidden costs and we understand the risks.

DISCLAIMER:

Portfolio Management and retirement planning are offered by Wickham Investment Counsel Inc., which is regulated in Ontario by the Ontario Securities Commission (OSC).