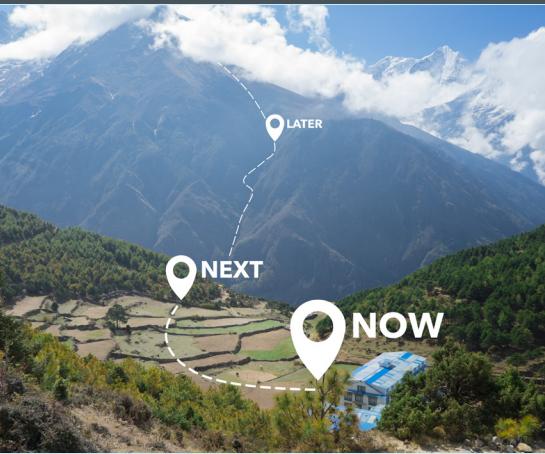




# The Power of Integration

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT





## Pillars of Success

- Integrating the investment process with accounting, tax and estate planning
- Expertise in business & personal financial planning
- Responsive, proactive tax, auditing, accounting & advisory services
- Flexible consultative approach
- Customized & tailored solutions
- Tax planning & efficiencies
- Open communication
- Direct access to your IAIC portfolio manager

## Accounting | ACCOUNTING FOR OUR COMMUNITY



For 48 years, SB Partners has served as a trusted advisor to entrepreneurs, privately held companies, not-for-profit organizations, Canadian corporate subsidiaries, and high-net-worth individuals. Our unrestrained thinking, agile strategies and high-quality services have allowed us to grow into one of the leading independent regional accounting firms in the Golden Horseshoe.

A full-service firm, SB Partners' team of Chartered Professional Accountants supports business owners at every stage of growth. Our services include:

- Assurance & Advisory
- Business Valuations
- Mergers & Acquisitions
- Succession Planning
- Estate Planning
- Corporate Tax Services
- Tax Planning

## Wealth Management | LAYING THE FOUNDATION



We understand how hard you have worked for your wealth, and the importance of financial security when you look to the future. We are here to help you maintain and grow your wealth by taking a holistic and tailored approach. Your situation is unique to you, and your financial plan should reflect that. Working alongside your accountant and other professionals, SBC Financial Services Ltd. is dedicated to helping you achieve your goals and objectives. Our wealth management advisors develop comprehensive financial plans and quarterback the implementation process, safeguard your financial future and provide ongoing support and advice.

### WEALTH PLANNING:

- Personal Wealth Planning
- Corporate Asset Investment Planning
- Retirement Savings Planning
- Asset Management
- Education Planning

### FINANCIAL PLANNING:

- Retirement Planning
- Estate Planning
- Cash Flow Analysis and Budgeting
- Risk Management
- Asset Protection

## Investment Management | PROTECTING YOUR FUTURE



IAIC is registered with the securities regulators as a portfolio manager. At IAIC we believe all clients fit into one category – their own. IAIC delivers an integrated approach to managing your portfolio with focused and balanced investment advice that is unique to your financial situation. Each client has direct access to their portfolio management team, and we encourage regular communication.

We gather all facts needed for a comprehensive understanding of your situation:

- With you, we develop an Investment Policy Statement (IPS) to outline your investment goals, objectives, and risk tolerance.
- We review your current assets and develop and implement a customized portfolio strategy.
- We review and rebalance your portfolio and assess performance quarterly.
- On a regular basis, we review your relevant personal circumstances to determine if any changes should be made to your portfolio strategy.



## The Client Advantage

Your best interests always come first. Our hard working integrated team of professionals is fully committed to providing you with solid advice, comprehensive financial planning, exceptional client service, business management and customized portfolios that bring vision, focus and balance to your financial position. You will benefit from a strong professional relationship that is built on trust, dependability and integrity.

## Power of Integration

- Are you uncertain if you will have enough money set aside to lead the type of life in retirement you want to lead?
- Do you have a comprehensive financial plan in place that has been implemented and reviewed on a regular basis?
- Do you have a financial planner who understands your personal financial circumstances and meets with you regularly to help you deal with current issues and plan your financial future?
- Do you wonder if you are currently incurring excessive fees on your investments?
- Is your investment plan as tax-efficient as it could be?
- Do you have a number of different financial advisors who rarely or never speak with each other?

Putting all the financial pieces together can be difficult in this complex world. With our integrated approach, your accountant, financial planner and investment manager communicate with each other (and with you) on a regular basis to help ensure effective coordination of your financial affairs.

Your financial planner will also work with your lawyer and insurance advisor to help make certain that your will and insurance coverage are consistent with your financial and estate plans. Our main goal is to secure your financial future, and generate results that ensure all of the "moving parts" within your portfolio are being coordinated for you, under one plan.

## Custodian

National Bank Independent Network (NBIN) acts as "custodian" of your investments. Although IAIC makes the investment decisions for your account, your custodian, not IAIC, holds and safeguards your investments for you.



National Bank Independent Network is a CIPF member ([www.cipf.ca](http://www.cipf.ca)).



## We Put Our Clients First

For more information on how to preserve your wealth and successfully plan for your future, please contact:

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