The power of integration

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT

IAIC
Independent Accountants' Investment Counsel Inc.™

mw&co.
wealth management
chartered professional accountants

Pillars of success

- Integrating the investment process with accounting, tax & 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 | ADDING VALUE TO YOUR BUSINESS

mw&co.

MW&Co.'s team of accounting professionals support the personal and business success of their clients. They have experience and expertise providing financial consulting for any business and advising business owners in many disciplines including farming and agribusiness, automotive, construction, manufacturing, not-for-profits, professional services, restaurants, tourism and transportation.

MW&Co. Chartered Professional Accountants provide innovative and collaborative financial and business solutions in the following categories:

- Accounting
- Audit and Assurance
- Personal Financial Tax and Retirement Services
- Business Transition & Succession Planning
- Agricultural and Farming Services
- Estate and Trust Planning
- Mergers and Acquisitions
- Corporate Accounting, Taxation & Payroll Services

Wealth management | LAYING THE FOUNDATION

mw&co.

Creating wealth can be complex. Our job is to simplify the planning process, maximize efficiencies and minimize risk. MW&Co.'s certified Wealth Management team provides solutions that are based solely on your circumstances and objectives. Our advice is offered on a fee-for-service basis, so you pay for the advice you request.

Wealth Planning

- Personal Wealth Planning, Estate Preservation & Wealth Preservation
- Corporate Investment Planning
- Education Savings Strategies
- Retirement Savings Planning

Financial Planning

- Retirement Projections
- Estate Planning
- Cash Flow Analysis
- Risk Management Strategies
- Life & Living Benefits Planning

Investment management | PROTECTING YOUR FUTURE

IAIC

IAIC is registered with the securities regulators as a portfolio manager and is owned in part by MW&Co. 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're currently incurring excessive fees on your investments?
- Is your investment plan as tax-effective 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 for you to feel comfortable and secure about your financial future and to trust that all of the "moving parts" are being coordinated under one plan.

Custodians

You may select either NBIN National Bank Independent Network or Fidelity Clearing Canada ULC to act 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

Fidelity INVESTMENTS
FIDELITY CLEARING CANADA®

National Bank Independent Network and Fidelity Clearing Canada ULC are both CIPF members (www.cipf.ca).

WE PUT OUR CLIENTS FIRST

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

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