

Assante

ASSANTE PRIVATE CLIENT™

COMPREHENSIVE
WEALTH MANAGEMENT

OUR GOAL

is to simplify and enhance the lives of our clients by serving as their financial advisor – managing their assets and lifestyle needs from the day we begin our relationship with them, through succeeding generations.

Your wealth is the cumulative result of your hard work, discipline, and astute management.

Yet maintaining your wealth can be as much of a challenge as achieving it.

For peace of mind, you want your investments to continue growing. You want to build your estate, preserve its value, and ensure that it passes to future generations in line with your wishes.

For peace of mind, you are ready to consider the comprehensive wealth management services of Assante Private Client.

ASSANTE PRIVATE CLIENT ADVANTAGES

Managing wealth is a complex, sophisticated matter. Today, you may well require a skilled, trusted professional, or team of professionals, to help guide you in the management of your personal finances, enhancing the financial future for you and your family.

- ADVANCED PORTFOLIO MANAGEMENT
- ACCESS TO WORLD-CLASS INVESTMENT MANAGEMENT
- PERSONAL WEALTH PLAN
- TAX OPTIMIZATION
- RISK MANAGEMENT
- INTEGRATION OF YOUR BUSINESS INTERESTS
- ACCESS TO OUR TEAM OF INVESTMENT AND WEALTH PLANNING PROFESSIONALS
- PERSONALIZED SERVICE AND CUSTOMIZED REPORTING

Assante Private Client can provide you with a comprehensive solution to managing your financial affairs.

THE ASSANTE DIFFERENCE

Comprehensive wealth management is Assante Private Client's unique, multi-disciplinary approach to managing your complex financial needs.

While most other private client programs focus solely on asset management, Assante Private Client integrates investment management with wealth planning and personalized attention. This enables you to address all your wealth management needs in one place.

THE ROLE OF YOUR ASSANTE ADVISOR

Your Assante Advisor is a skilled and trusted professional whose role is to guide you in the management of your personal finances and wealth.

By understanding all your financial and wealth management needs – investment, tax, insurance, cash and debt management, retirement, and estate planning – your Assante Advisor can provide a cohesive and integrated approach.

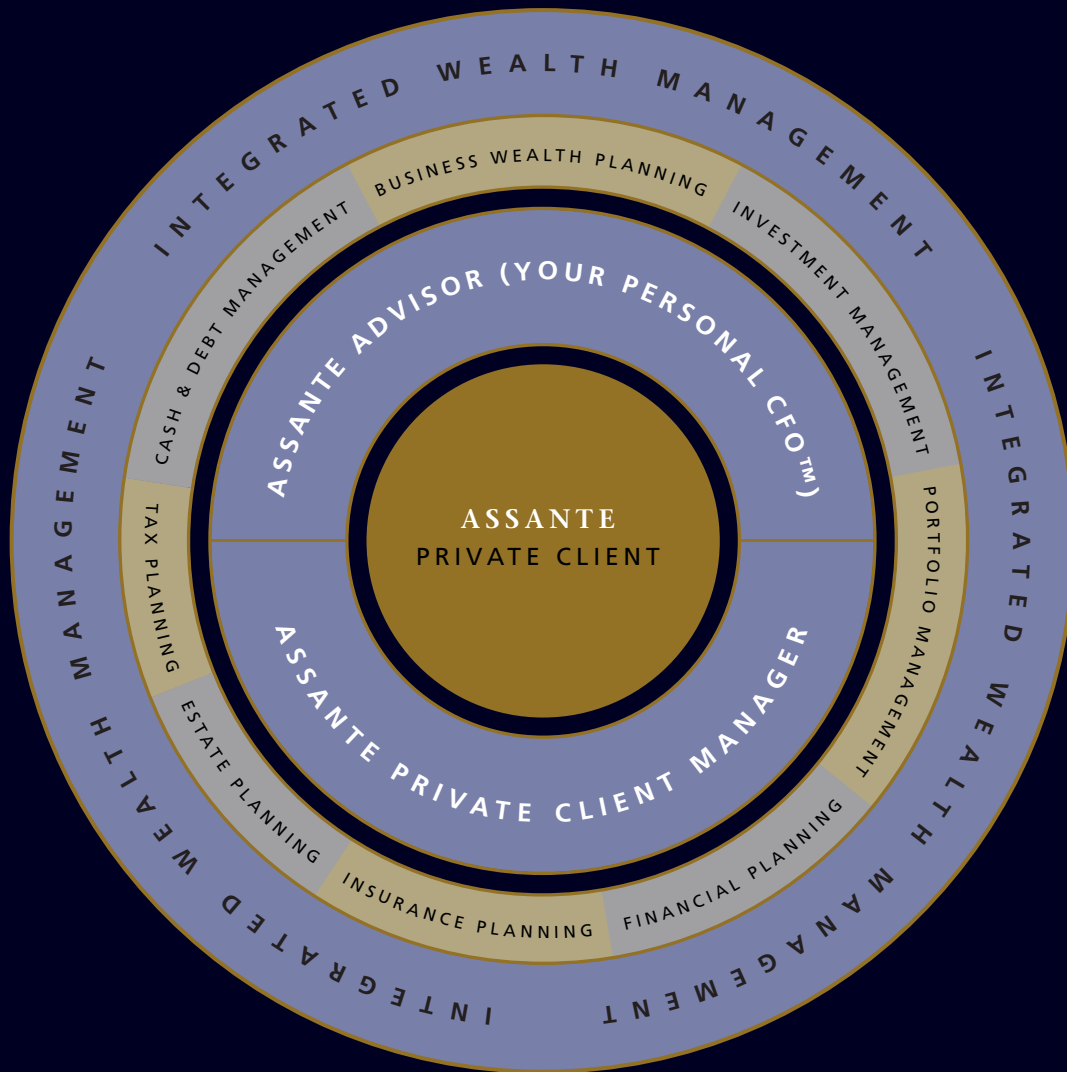
Your Assante Advisor is your link to a broad range of resources and specialized expertise within the Assante team (including Private Client Managers and Wealth Planning professionals), in addition to involving your own professional advisors (e.g. tax, legal or accounting), as needed. Your Assante Advisor – your Personal CFO™ – is an effective partner in building and protecting your wealth.

The result is a completely customized, confidential private client service that you can trust.

“How can they advise, if they see but a part.”

Benjamin Franklin

ASSANTE PRIVATE CLIENT CENTRED PLANNING



With Assante Private Client, the client lies at the centre of integrated wealth management services.

CUSTOM-TAILORED INVESTMENT MANAGEMENT

As part of Assante Private Client's service, a tailored investment strategy is developed for you. Assante's investment professionals examine your investment objectives and goals, liquidity needs, growth expectations, tolerance for risk, income requirements, investment time horizon, anticipated changes in lifestyle, tax considerations, and economic variables such as inflation and market volatility.

Your custom portfolio is designed to achieve multiple objectives:

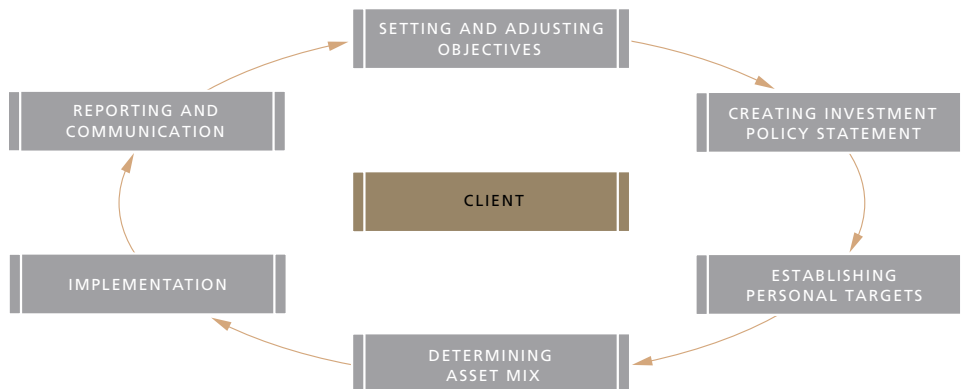
- Maximize return for risk taken.
- Reduce risk through global and asset class diversification, using multiple investment managers.
- Enhance risk-adjusted returns through systematic rebalancing.
- Utilize appropriate tax planning strategies to minimize overall family tax liability on investments.

These objectives will be reflected in the Investment Policy Statement, a portfolio "blueprint" that is unique to your financial circumstances and is based upon a full review of your investor profile.

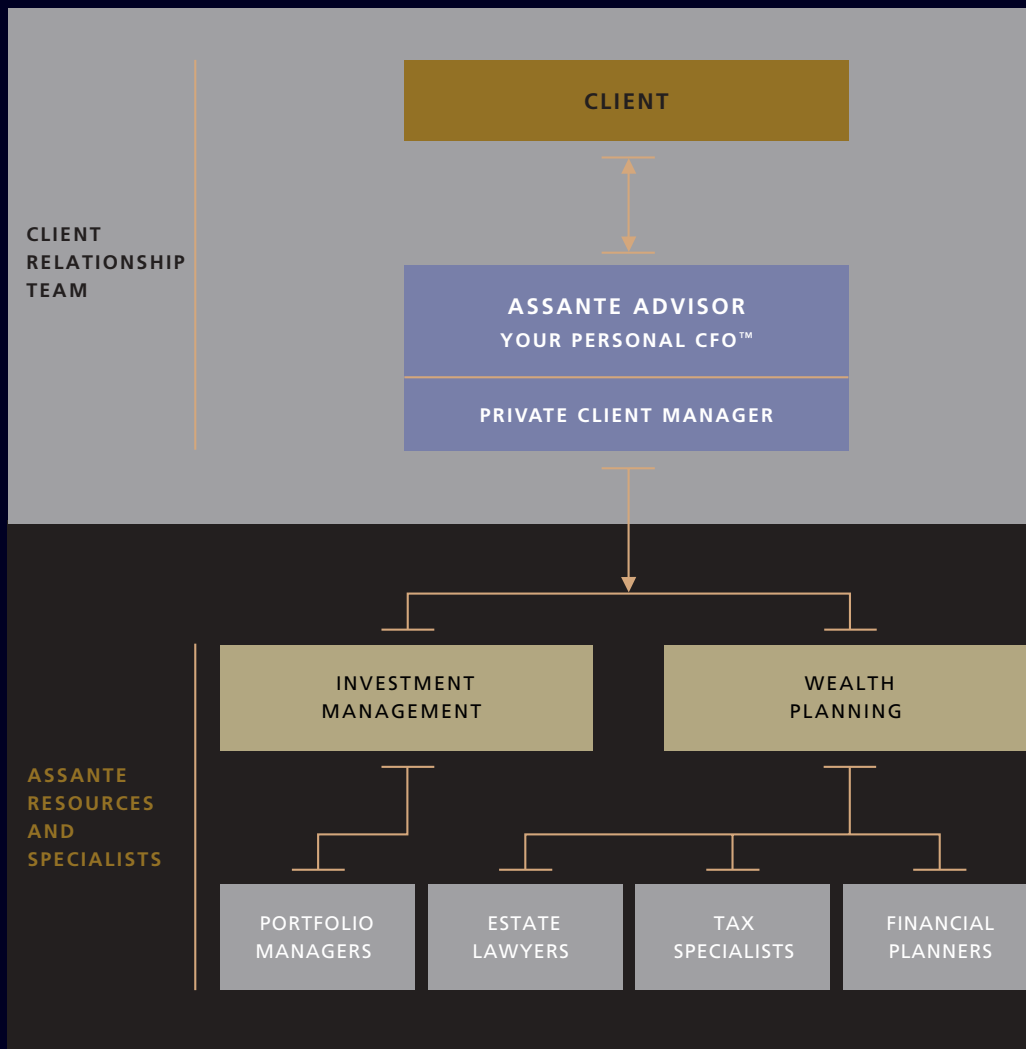
MULTI-MANAGER APPROACH

The world-class investment managers who look after your portfolio are selected from among the industry's most seasoned, proven professionals. Each has met our rigorous standards and brings impressive experience in a particular asset class and investment style. Managers are reviewed on a quarterly basis to assess performance, adherence to strategy, and other aspects of their operations.

THE INVESTMENT COUNSELLING PROCESS



ASSANTE PRIVATE CLIENT AN INTEGRATED APPROACH



We recognize that achieving and maintaining success is an ongoing process. Regularly scheduled meetings with your Assante Advisor and Private Client Manager will ensure that your investment strategy and wealth plan reflect your current needs and situation as well as enabling you to discuss your progress.

REPORTING

To keep you apprised of your progress towards your financial goals, Assante Private Client offers a comprehensive reporting structure. Every three months you'll receive a consolidated statement that shows the value of your investments, portfolio composition, portfolio growth over time, annualized rates of return, and other important information. For those individuals with trusts or corporations, we provide non-calendar year-end tax reporting.

COMPREHENSIVE WEALTH PLANNING

Wealth planning in the Assante Private Client program takes an integrated multi-disciplinary approach to your particular situation. Our Wealth Planning Group will work with you to create a professional, comprehensive wealth plan designed to preserve and enhance your wealth with effective tax, estate, and financial planning strategies.

An important component of Assante Private Client's multi-disciplinary approach is to work with you, and your professional advisors, to take into account your business interests and to help you develop a succession plan. Whether you intend to transfer the business to family members or to sell to key employees or outside third parties, planning is required. This will involve addressing such issues as when and how to give up control of your company, and the security for you and your family of any remaining investment in the business.

As with investment planning, wealth planning is an ongoing process. We assist you in establishing your financial goals and objectives and guide your progress towards achieving them. Through quarterly reviews with your Assante Advisor, Private Client Manager and/or your own professional advisors, we monitor your situation to highlight new opportunities and work with you to identify material changes to your family circumstances, financial position or lifestyle objectives.

GLOBAL ACCESS

The use of international trusts, corporations and insurance can often provide unique solutions to complex situations. As an Assante Private Client, you can access a broad range of complementary services offered through our network of highly specialized domestic and international business partners.

ASSANTE PRIVATE CLIENT WEALTH PLANNING PROCESS

THE WEALTH PLANNING PROCESS HAS A CLIENT-CENTRED FOCUS CONSISTING OF FIVE ESSENTIAL STEPS.

STEP ONE SETTING EXPECTATIONS

We discuss your financial goals and objectives. We establish “big-picture” expectations – how long it will take to consolidate information and what role you, the client, will play in gathering the financial and/or other documents needed to construct an effective plan.

STEP TWO GATHERING DATA

We compile, from you or your professional advisors, the necessary data concerning your financial situation. This will include, for example, incorporating relevant information from your Investment Policy Statement and estate documents.

STEP THREE IN-DEPTH ANALYSIS AND WEALTH PLANNING REPORT

A Wealth Planning analyst reviews the information that has been provided. All reports are customized to reflect the particular circumstances of each individual client and include valuable input from the Wealth Planning Group’s tax and estate planning professionals. Before preparing the final report, the data and underlying assumptions are validated by you and your Assante Advisor to confirm that the information and the financial picture are accurate.

STEP FOUR RECOMMENDATIONS

We will guide you through your customized wealth plan. It will include modules on financial analysis, risk management, tax and financial strategies and wealth transfer. Each module contains a summary and action plan. We will work with you and/or your professional advisors to implement the recommended strategies.

STEP FIVE MONITORING AND PERIODIC REVIEW

The Wealth Planning Group will prepare an annual update of your financial position. We will meet with you, and/or your own professional advisors, to review and revise your planning strategies as your financial situation or family circumstances change, and to monitor progress against the action plans.

Your Assante Advisor and Private Client Manager are available to provide direction, and guide your progress over the years.

ASSANTE PRIVATE CLIENT A LEADER IN WEALTH MANAGEMENT

AT ASSANTE

We believe that you are far more likely to achieve your financial objectives with the assistance of sound professional advice, discipline, and a clear financial plan. This begins with your Assante Advisor.

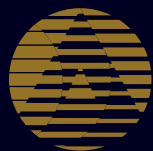
The role of your Assante Advisor – your Personal CFO™ – is to build a collaborative relationship with you and your professional advisors to help you handle your increasingly complex financial issues. Your Assante Advisor combines expertise in multiple disciplines, with access to professional relationships, to help manage and coordinate your complete and evolving financial needs.

For more information, or to learn more about Assante Private Client services, please contact an Assante Advisor or visit us online at www.assante.com.

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