PRIVATE WEALTH MANAGEMENT

JOHN SMITH
& ASSOCIATES

A Plan to Thrive

Advice that aligns with your dreams and priorities

You've worked hard to build your wealth. Now it's time to protect and grow it – for the lifestyle you enjoy, the people you love, and the plans you have.

Advice that aligns with your dreams and priorities

Wealth brings wonderful opportunities, yet it can come with complex questions and decisions. You may be thinking about managing your wealth across the next generation, purchasing a vacation property, or the most tax-efficient way to transfer your business.

Whatever it is that matters to you, your financial well-being requires a holistic view of your life and goals, with an experienced advisor you trust.

As an IG Private Wealth Management client, you will have access to a world-class team that includes advanced financial planners, tax and estate planning specialists, lawyers, accountants and investment management professionals. Our team will help clarify all your wealth needs while providing the personalized service you deserve, so you can live life to the fullest.

After all, real financial advice is about more than investing – it's about the confidence to pursue your dreams knowing that you and those you love will continue to thrive.

You are never too old to set a new goal or dream a new dream.

C.S. Lewis

A holistic view of your wealth

Our financial planning approach incorporates integrated tax and risk management strategies across six key dimensions of your financial life. Your IG Consultant can also work with your existing tax and legal team, for a truly personalized and collaborative route to ensuring all your tax and family goals are covered.

Managing cash flow efficiently

We examine and continuously evaluate your cash and credit needs to deliver the flexibility you require to meet your goals. From detailed cash flow analysis to tax-efficient income planning, we develop strategies tailored to you.

Preparing for the unexpected

While we can't always anticipate the challenges that we may be faced with, we can plan for them. We'll help you develop comprehensive risk management strategies to provide for those you care about.

Planning for major expenditures

We ensure you have the right plan in place to make your goals a reality – whether this includes education planning, investment or retirement property purchases, or other significant capital requirements.

Maximizing your business success

From optimizing corporate investments to business succession planning, we implement strategies that synchronize and enhance your personal and business needs.

Optimizing your retirement

We'll help manage the risks of retirement, preserving the capital you've built and creating a tax-efficient income stream to support your needs and goals.

Sharing your wealth

Establishing how to share your wealth will allow your legacy to live on for the people and causes you care about, including philanthropy, charitable giving, and intergenerational wealth and estate planning.

Tax-efficient strategies

Our holistic approach helps you build a financial plan that not only achieves your financial goals, but also helps minimize your overall tax burden – now and in the future.

A process designed around you

There's no such thing as a one-size-fits-all approach to financial planning, so our five-step process begins by understanding what really matters to you.

We'll help clarify your goals and concerns, evaluate your current financial situation, and synchronize six major areas of your financial well-being to create your **IG Living Plan**™.

As your life moves through different phases, our ongoing process will proactively monitor and respond to you – reflecting our comprehensive, yet flexible team-based approach to financial planning that can deliver a deeper emphasis on any aspect of your living plan.

Whether you need a detailed business succession strategy, a new estate plan or cross-border tax advice – you will have the right experts working for you across all dimensions of your financial well-being.

1. **Discover & clarify** your values, dreams, goals and concerns to help us tailor our relationship with you and prioritize your financial needs.

2. **Analyze & explore options** of concepts and scenarios to apply to your personal situation that minimize taxes, mitigate risk and protect your wealth.

3. **Develop & present** a holistic financial plan – your IG Living Plan – that also integrates your customized investment program.

4. **Finalize & implement** the custom strategies in your IG Living Plan – that synchronizes all dimensions of your financial well-being.

5. **Proactively service & respond** as your life, family circumstances and markets change – we will identify and present all relevant scenarios before adjusting any element of your IG Living Plan.

A world-class team dedicated to your financial well-being

As a valued Private Wealth Management client, you will benefit from local expertise backed by global reach. When you work with one of our IG Consultants, you also enter a relationship with IG Wealth Management, an industry leader that Canadians have trusted for more than 90 years, serving over 1 million clients from coast to coast. We have developed a diverse team of experts who support your IG Consultant across areas such as tax, insurance, investing, estate planning and mortgages, to ensure all your needs are covered.

Unlock global investment opportunities

In addition to a vast network of financial planning specialists, our investment leadership team has the oversight and global expertise to partner with the world's very best to unlock exclusive investment solutions for our clients. Each partner is selected and monitored through a rigorous, proactive process.

Insurance and banking partners

> *Give your children enough money so they feel they could do anything, but not so much that they could do nothing.*
>
> *Warren Buffett*

Preparing the next generation

The transfer of wealth between generations starts with a conversation. Your IG Consultant, along with experts in tax and intergenerational wealth transfer, can help facilitate important family discussions.

We understand that family conversations about financial planning can be emotional, yet they are vitally important to help preserve and sustain the financial well-being of your family and future generations.

You'll have access to a diverse team with years of experience helping families thoughtfully navigate the opportunities and complexities of wealth transfer and estate planning. In addition to tailored family meetings and educational tools, ask us about preferred multi-generational pricing.

Discover an enhanced client experience focused on helping you thrive, through a relationship committed to providing real advice that will always put your needs first. We look forward to helping you achieve the clarity and financial confidence you deserve to live the life you want.

For more information about IG Private Wealth Management, or to arrange a confidential review of your wealth management needs, contact us today.

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