
Plan Your Future
"Comprehensive planning that creates the change you want to see in your wealth."
Brian Poncelet, CFP
Financial Planner

If you don't have a plan for retirement, how do you plan to get there?

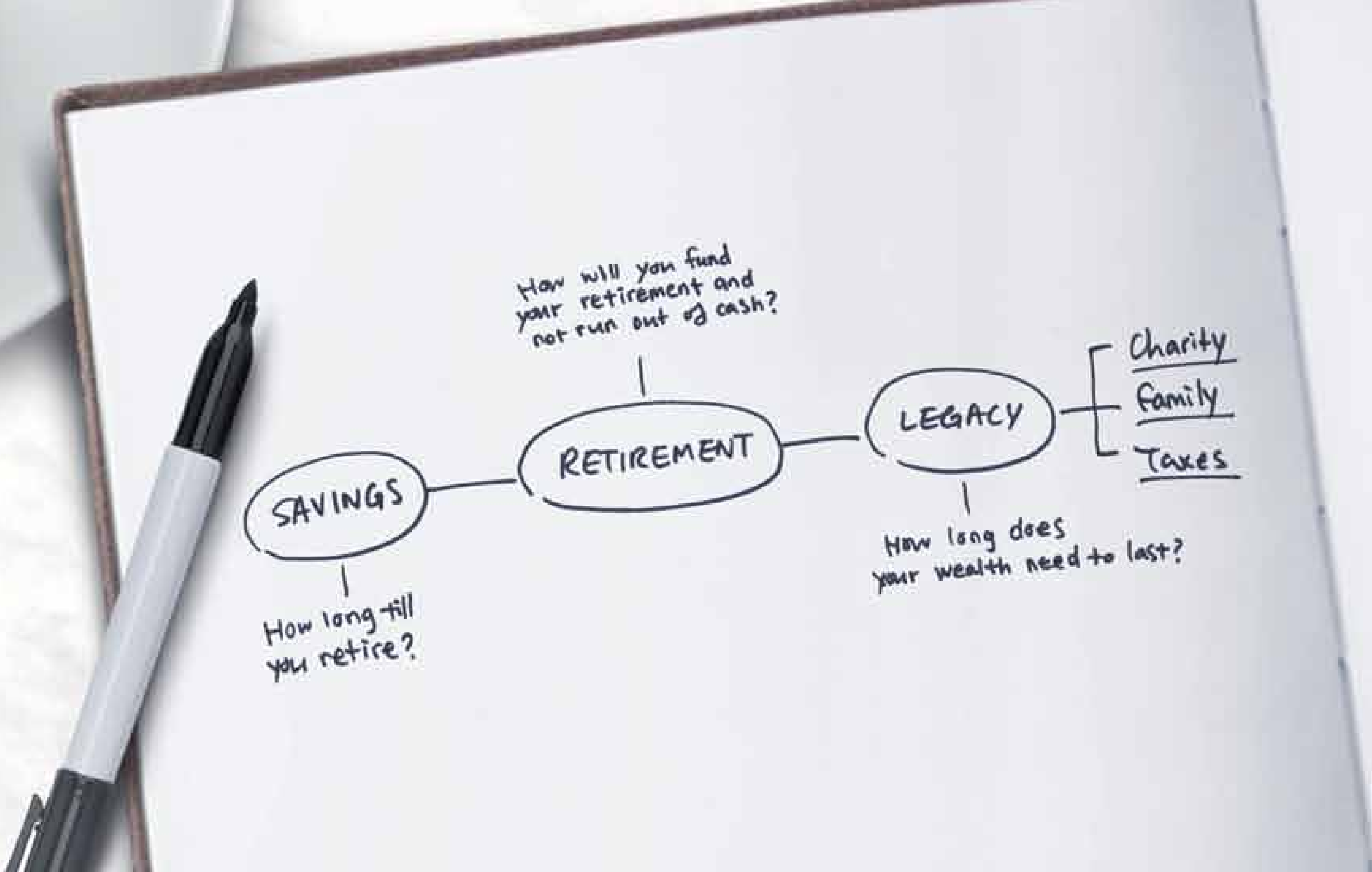
There are countless financial products and solutions out there, but in my experience, there is only one common thread amongst those who meet their retirement goals: having a plan to reach them.

It takes more than a strong investment strategy to overcome the taxes and costs that can erode your savings, and it takes more than good cash flow to create the legacy you want. The fact is that no single strategy is as valuable as having a complete plan in place.

By looking at all the parts of your finances together, we can bring all strategies into alignment, and help you make choices that will make the difference between meeting your retirement goals and not meeting them. Our purpose is to implement these decisions through a custom plan that you can easily follow.

"It's amazing how few people have written plans, or even clear goals. The ones who do, though, end up doing much better in retirement."

Brian Poncelet, *CFP*
Financial Planner



Your most realistic financial opportunity is in a written plan.

Planning leads to better results. It can leverage opportunities and create a clear path to your lifestyle and retirement goals. For us, this means coordinating the specialists, strategies and details related to your wealth in order to create a harmonized approach.

Through our comprehensive process, we help you:

- Identify and correct liabilities with minimal expense
- Re-allocate your tax savings to increase your retirement savings
- Make your cash flow more efficient by minimizing unnecessary expenses
- Improve your family legacy without limiting your retirement spending
- Re-budget to improve your protection profile and maintain your current lifestyle
- Build your own guaranteed pension through annuity solutions
- Create accumulation strategies that are sheltered from market risk
- Make room in your retirement plans for specific goals and purchases
- Align your will and estate plans with other long-term goals and strategies
- Prepare a full succession plan and transfer or sell your business

"In my experience, there tends to be a dramatic difference between those who have a consistently updated plan and those who have no plan at all. It's clear that the planning process itself garners impressive results."

Brian Poncelet, *CFP*
Financial Planner

The Plan Protector Approach™

By planning your future, we can help protect it. Our objective is to provide you the best opportunity to live the lifestyle you want, now and in retirement, and this involves the following discovery, planning and maintenance process.

STEP 1

The DreamWealth Questionnaire

We begin by finding out exactly what it is you hope to achieve. We also learn more about the areas most in need of improvement.

STEP 2

Intern-Extern Analysis

We reach out to experts in various financial fields in order to determine accurately the needs and opportunities within your financial picture.

STEP 3

Lifestyle and Cash Flow

To make your cash flow as efficient as possible, we create steps that align with our projections for incoming and outgoing wealth.

STEP 4

Protection Focus

We take a concentrated look at the forms of risk within your finances, and delineate the steps to improve overall security.

STEP 5

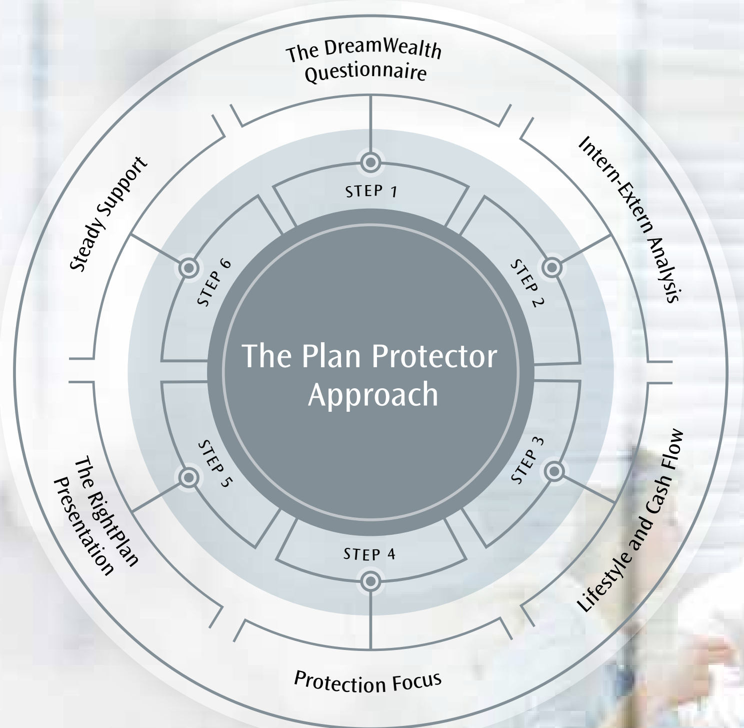
The RightPlan Presentation

Your written, fully documented plan is presented to you in a one-to-one meeting. We begin implementing and following the plan's clear steps and timelines.

STEP 6

Steady Support

Monitoring and communication are vital to keeping your plan on track, so we meet regularly to review and renew the plan according to your current needs.



"Planning Your Wealth & Securing Your Future"

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"Michelle and I have known Brian for a number of years. He has provided sound advice on our mortgage, which we believe has saved us thousands over the years. Brian often shares new ideas with the goal of protecting our money and putting us first. We would recommend him to anyone looking for strong ideas and concepts relevant to today's market."

Duncan and Michele Prestage
Clients since 2005