

# WELCOME TO L.I.F.E. WEALTH MANAGEMENT

We are pleased that you are interested in L.I.F.E Wealth Management and look forward to our future of shared goals and successes. We believe that Wealth Management goes beyond traditional investment strategies and see it as a process encompassing your entire LIFE. We are proud to be part of Manulife Wealth. Being independent and well financed means we are flexible and have the clout to make things happen, no tradeoffs just the willingness and wherewithal to get things done.

An essential element in our approach is to ensure that our clients are informed about the products and services we offer, including their benefits, risks and fees. This kit is designed to provide you with the following information:

- Our Team
- Our L.I.F.E. Process
- Your L.I.F.E. Plan
- Your Life Phases
- Our Commitment
- Our Fees
- Our Introduction Process

We understand that this information will just begin to answer the many questions that you have, and we look forward to understanding your individual needs, goals and tolerance for risk, so that you will feel confident in the financial decisions you make.



**Vicki Cook** BComm., CIWM, FCSI, PFP®, CIM®  
Portfolio Manager, Manulife Wealth Inc.  
Life Insurance Agent, Manulife Wealth Insurance Services Inc.

I am a Portfolio Manager who truly appreciates the opportunity to make a genuine and meaningful difference in the lives of the families I work with. When working collaboratively with my clients, I bring a solid perspective grounded on sound investment solutions based on my 17 years of experience, relevant education and extensive industry credentials, as well as an open and caring approach.

I am committed to providing relevant and impactful solutions for my clients, now and into the future. I believe that tax-efficient income, portfolio protection and moderate growth are the most important virtues of a successful financial plan. With a seasoned understanding of the needs of professional individuals, small business owners, and people who are approaching retirement, I offer actively managed wealth management programs composed of diversified solutions tailored to each client's individual needs. In other words, I focus on and help you manage what matters most to you.



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## Education and Credentials

I believe it's important to be well-educated in the complex financial services environment to ensure I can offer the best advice to my clients. As such, I have achieved several industry specific designations and licensing that includes a life insurance<sup>†</sup> license, as well as the Chartered Investment Manager (CIM®), Certified International Wealth Manager (CIWM), and Fellow of the Canadian Securities Institute (FCSI) designations. This means I provide my clients with a variety of investment and insurance solutions in the context of their big picture, or L.I.F.E. plan. I also have a Bachelor of Commerce degree with a specialty – in Entrepreneurship from the University of Victoria, which not only helps me professionally, but also makes me acutely aware of the concerns of entrepreneurs in general, making it easy to work with other business owners.

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## More About Vicki

When not advising my clients, I spend my time at the ice arena helping with my son's hockey team. I also started a competitive women's volleyball league in Victoria, and I am active in operating and playing in the league. In the summer you will find my family and I out on our boat called the "Sea Link" enjoying what the West Coast has to offer!

To contact Vicki, you can call her office at 778-655-9977 or her direct line, 778-655-9974. or email [vicki.cook@manulifewealth.ca](mailto:vicki.cook@manulifewealth.ca)

## Jan-Delle Toker

Executive Assistant, Manulife Wealth Inc.

I joined the L.I.F.E. Wealth Management in 2013 and brought with me a wealth of banking and financial experience from my previous career. I spent 15 years as a Customer Service Specialist in the banking sector, which provided me a great deal of knowledge and experience in taking great care of clients. Today, I especially enjoy the opportunity to get to know our clients and deliver the best service, I know they expect and deserve. Whether it is answering the telephone, book appointments or helping you with any administrative items, I am here to help.

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To contact Jan-Delle directly you can call 778-655-9975 or email [j.toker@manulifewealth.ca](mailto:j.toker@manulifewealth.ca)

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Our business is about people and their financial well-being. Our clients are people – like you who come from varied backgrounds from all stages of life.

Wealth is not about what you have – it's about how money helps you achieve your aspirations for all phases of your Life; it's about controlling what you can and protecting yourself from what you can't. We take the time to understand what is important to you and your family and develop your L.I.F.E. Plan with strategies and solutions that are designed to take you through the phases of Life – Growth, Pre-Retired, Retired and Wealth Transfer.

To create and maintain a complete L.I.F.E. Plan takes a lot of time which means we have to ensure that any new client that joins our team is the right FIT – for them and us. To ensure the right FIT we have developed a process we follow with all people interested in becoming our clients and joining our team.

We call this our **L.I.F.E. Process** and have detailed the steps below:

1.

## **FIT**

Determining our FIT - Ensure you are right for us, and we are right for you.

2.

## **INFORMATION**

Establish what is important to you and gather your information.

3.

## **PLAN**

Create your L.I.F.E. Plan

4.

## **STRATEGIES**

Implement your L.I.F.E. strategies and solutions.

5.

## **REVIEW**

Review, assess, and adjust as needed.

## Growth Phase

This is the period of life where you are building your net worth and time is on your side. These are also the years where establishing good habits and creating a good plan is extremely important.

- Establish saving and investment habits to make it possible to reach multiple goals.
- Period of multitasking where you are, learning to deal with the many challenges of family and career. Protecting your family by reviewing your insurance needs.
- Planning with long term thinking – 20–30-year accumulation and growth.

The points listed above are some of the common concerns during this phase. The ‘Growth Phase’ is typically a very busy time of your life where you are constantly dealing with multiple changes all at the same time – personal, business and family responsibilities.

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## Pre-Retirement

These are the transition years, the time to reorganize and prepare for a retirement or semi-retirement lifestyle.

- Reorganize investments to provide income and reduce volatility.
- Review income streams from pensions, registered and non-registered investments.
- Prepare sale of business or phasing out of active participation.
- Potentially downsizing home.
- Seriously investigate transitioning into new activities to replace a life of work with something that is meaningful to you.

Pre-Retirement is the time to pay close attention to the structure of not only your investments but all the parts of your life: pensions (private and government), insurance (personal and business), health care plans, lifestyle expenses and tax structure, to name but a few.





## Retirement

We believe that this significant lifestyle change is something to transition into gradually as opposed to jumping into 'cold turkey'. Protection of principal and predictability of income stream become more important now.

With ever increasing life spans, many of us are looking at the likelihood of living as many years in retirement as we did working. Emphasis is no longer on growing assets but rather on managing them and navigating the challenges of this new stage of life.

- Structure investments for tax efficient cash flow.
  - Pension splitting.
  - Insurance needs – estate protection, travel, replacement of general health care plan. Downsizing/right sizing home.
  - Tax and medical issues if snowbird.
  - Medical, potential expenses.
  - Family obligations.
  - What to do with free time.
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## Estate Planning / Transfer of Wealth

This is a time to make a few simple decisions. These decisions are not necessarily difficult if done properly, but because it is something that most people only go through a few times in life (at most) there can be a tendency to put it off, which is a mistake.

- Strategies for registered plans, non-registered investments, business assets.
- Products / tools to use.
- Immediate, delayed or phased in over time.

If you want something different than the default plan the government has for your wealth, we need to become involved and make a plan.



Your **L.I.F.E. plan** is designed to offer BIG PICTURE strategies and solutions for all phases of your life. At each phase there are different components to this plan that will be more important to you than at other times. As you transition through these phases, your L.I.F.E. plan will focus on the items that are the most relevant to you at each phase. Your L.I.F.E. plan will also be designed to accommodate items that will become more important as you move through the various phases.

We realize that if there is anything in Life that is constant, it is change. After our initial meetings with you we will prepare your L.I.F.E. plan based on your current Life phase, with the intent to help guide you through the different phases of your L.I.F.E. As your Life changes, we will review and adjust this plan to change with you. Below we have summarized the different Life phases we referenced in the previous section.

## **GROWTH**

This is the period of Life where you are building your net worth and time is on your side, but these are also the years where establishing good habits and creating a good plan is extremely important.

## **PRE-RETIRED**

These are the transition years, the time to reorganize and prepare for a retirement or semi- retirement lifestyle.

## **RETIRED**

We believe that this huge lifestyle change is something to transition into gradually as opposed to jumping into 'cold turkey'! Protection of principal and predictability of income stream become more important now.

## **WEALTH TRANSFER**

This is a time to make a few simple decisions. These decisions are not necessarily difficult if done properly, but there can be a tendency to put them off, which is a mistake.

Our client relationships are built on trust, integrity, and excellent customer service. We are dedicated to meeting and exceeding our clients' expectations. You can trust that we will consistently and responsibly perform all requested services and that someone from our team will be available when you need us.

In addition to the review meetings, telephone calls and emails we send, there are a number of things we do for our clients that are taking place behind the scenes, and our entire team is dedicated to ensuring the completion of these services. Some of these additional services are:

- 1.Regular meetings/due diligence with investment managers for all of the funds that we invest in.
- 2.Ongoing review and analysis of individual equities and sectors. We gather information from research and economic departments both in-house and from select third parties.
- 3.Reviewing our clients' transactions and portfolios on a daily, weekly and monthly basis with a focus on their specific goals and objectives.
- 4.Reviewing your tax situation in terms of your income, capital gains/losses, and potential government benefits.

Below we have outlined a comprehensive list of the services we provide at no additional cost to our clients.

## This is our commitment to your L.I.F.E. Plan:

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### Investments

Offered through Manulife Wealth Inc.

- Meet with the management of all our investment funds.
- Review research on core equity positions as well as ongoing changes in the bond market.
- Due diligence completed on all investments based on strength of the managers, performance, risk ratings, downside protection, consistency of income streams, and MER's.
- We are not bound by 'in-house managers' or proprietary investments and can freely search the market for what is appropriate for you. We have gone one step further and have hired an independent firm to audit the portfolio managers we choose for our SMA portfolios.
- Ongoing monitoring and maintenance of all investment solutions.
- Internal review of clients' L.I.F.E. Plan relative to their current portfolio. Identify anything that needs to be addressed at team meetings.

### Insurance

Offered through Manulife Wealth Insurance Services Inc.

- Regular review of current versus proposed insurance strategies.
- Needs analysis performed after any life changing event to ensure coverage is still sufficient.
- Review of personal and corporate tax and estate issues to determine if insurance products to address future liabilities.
- Focus on providing the best possible strategies to address your needs within an affordable framework.

L.I.F.E. Wealth Management is a trade name used to carry on business related to stocks, bonds and mutual funds only. Investment dealer dealing representatives ("Investment Advisor") registered with Manulife Wealth Inc. offer stocks, bonds and mutual funds. Insurance products and services are sold through Manulife Wealth Insurance Services Inc. Please confirm with your Advisor which company you are dealing with for each of your products and services.



## Taxation

- Tax Planning with particular focus on maximizing RRSPs/TFSAs based on your income both now and in the future.
- Capital Gains/Losses and review of your Notice of Assessments to determine if adjustments need to be made.
- Regular review of personal income streams to determine which accounts should be utilized to fund income needs and still maintain as low of a tax bracket as possible.
- Review of income generated within portfolio to ensure it is as tax efficient as possible.

## Estate

- Annual review of beneficiaries of all accounts to ensure they are correct.
- Discussion and review of your estate plans including Will, Power of Attorney, and Representation documents.
- If we identify any potential estate issues, we help you find the right person to meet with to address and resolve these issues.  
Review of potential estate liabilities and determine if there are any solutions available to address these liabilities.

## Above and Beyond

- Attend education seminars for information on insurance products including rating, pricing, product development, and taxation issues.
- Ongoing training on new investment products, tax planning, and insurance products.
- Portfolio Structure - We pay attention to and recognize the importance of the blend of accounts, and assess the way each Cash account, Registered account (RRIF, RRSP, TFSA, RESP), Pension, CPP, OAS, Trust accounts, Corporate accounts, etc., work in conjunction with each other towards your goal.
- All account documentation is reviewed for potential updates prior to review meetings if greater than one year old. This includes beneficiaries and set up of all accounts.
- Weekly review of EFTs (in and out), RRIF payments, Maturing Funds. Specialty
- Seminars and Events on items of importance.
- Full financial plans
- Full network of COIs to aid in your complete plan – Lawyers, Accountants, Estate Planners, Real Estate Agents, etc.

## Our Other Professional Resources

We collaborate with your financial professionals to create strategies that help you achieve your goals. We rely on a network of professionals who provide technical advice as required. The professionals we work with include:

- Estate Planning Specialists
- Certified
- Public
- Accountants
- Lawyers
- Mortgage Brokers
- Real Estate (Commercial and Residential)
- General Insurance Agents

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Please consult with a tax professional for personalized tax advice.



As a client or associate of ours, you are in a unique position to help those important to you – those who you believe may also benefit from our L.I.F.E. plan approach. In our experience it's quite likely that there will be a time when people close to you, your family or friends, are in genuine need of the type of professional guidance we provide. They may simply be unhappy in their current situation, going through a significant life event, or feeling uncertain about their financial future. It's important to know that if they are important to you, they are important to us.

## Who Can You Introduce?

### Family members, friends or associates:

- Who want to experience continued financial success through proactive planning and professional guidance.
- Who share your attitude, lifestyle, and level of wealth accumulation.

### In our best working relationships, our clients:

- Participate in our L.I.F.E Wealth Management Process.
- Are interested in tax and estate planning ideas.
- Appreciate and need regular contact and exceptional service from their wealth management team.

## Why should you introduce someone?

- We know those close to you are important and that by virtue of your relationship, their financial peace of mind will have a positive impact on you – because helping someone you care about feels good.
- We know those close to you may also be involved in the future legacy you are creating.
- We care about multi-generational planning and want to be involved in keeping the legacy alive.
- We will always treat your family member or friend with the same professionalism and respect you expect and deserve.

## How do you introduce someone?

- 1.**
  - When the topics of money, financial planning or investment come up, tell your friend or family member what you like about us as wealth management professionals.
  - Explain how you have benefited from our services.
- 2.**
  - Ask the person if he or she would like to meet us.
  - Invite them to call our office or email us and we will follow up with our Introduction Kit and schedule an Introductory meeting if they would like.
- 3.**
  - Tell your family member, friend or associate that there is absolutely no obligation and also let them know that we will send them a client information kit.
  - We will follow up with a phone call to see if they'd like to set up a meeting.  
At this meeting, we will both have the opportunity to see if there is a FIT.
  - If there is a FIT, we will proceed to work with them and prepare their L.I.F.E. Plan.
  - If either side doesn't feel there is a FIT we will offer them alternative people/firms that may work better for them.