

L.I.F.E.

Wealth Management Group
Learn to Invest and Plan for Family and Estate

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

We are pleased that you are interested in L.I.F.E Wealth Management Group 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 Echelon Wealth Partners, a company with an independent spirit. Being independent and well financed means we are flexible and have the clout to make things happen, no trade offs 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.

Sincerely,

Ron, Vicki and Jan-Delle



our team

Ron Zwicker BA, B Ed., CIM®
Investment Advisor and Portfolio Manager

I am a Portfolio Manager who has been in the financial industry since 1986. I have been thoroughly committed to providing life-changing investment advice and wealth management solutions to my clients for three decades. Throughout this time, I have had what I call ‘a front row seat’ in witnessing the impacts of providing quality advice based on a true understanding of my clients, which is one of the things that make me equally passionate about what I do today. With access to even better wealth management solutions today (compared to those of 30 years ago), I am genuinely excited about continuing to make a meaningful impact on the lives of my clients -- that will affect generations to come.



Over the life of my career as an Investment Advisor, I have witnessed a broad range of economic, market and political circumstances – all of which can profoundly affect my client’s short, medium and long-term goals. This industry has many factors beyond anyone’s control and we tend to be emotional about our money. It is very important to me that each of my clients has a well-defined portfolio tailored to their unique needs that is reviewed and monitored on a regular basis – to provide peace of mind.

education & credentials

Over the years, I have taken several courses to ensure I am current and up-to-date with investment solutions so I can best serve my clients. This includes being security and option licensed in both Canada and the United States. I’ve also earned the CIM® (Chartered Investment Manager) and ICBC Insurance License.

I graduated from the University of Alberta with a Bachelor of Arts Degree and Bachelor of Education Degree. Although I’m not a teacher in the ‘traditional’ sense, I am able to provide a fundamental understanding of money to my clients so this often over complicated area is easier for them to understand.

more about Ron

I come from a prairie background, growing up in Saskatchewan, Manitoba and Alberta before moving out to the beautiful West Coast in 1986. In fact, it was here on the West Coast that I began my career as an Investment Advisor.

I enjoy all of the outdoor activities the West Coast has to offer. I especially look forward to kayaking and camping trips with my family which have become an important family tradition. In addition, I also use my spare time to enjoy boating and trying (as always) to improve my golf game. During inclement weather, I enjoy a good game of squash.

To contact Ron directly call 250-412-3410 or email rwicker@echelonpartners.com

Vicki Cook BComm., CIWM, FCSI, CIM®
Investment Advisor and Portfolio Manager

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.

education & 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 Level II insurance⁷ 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.

more about Vicki

When not advising my clients, I spend my time at the ice arena helping out 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 directly you can call 250-412-3406 or email vcook@echelonpartners.com

Jan-Delle Toker Administrative Assistant

I joined the L.I.F.E. team 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 work with a select number of families where I can really get to know them and deliver the exceptional service I know they expect and deserve. Whether it is answering the telephone, booking appointments, opening new accounts or helping you navigate your accounts online, I am here to help.



more about Jan-Delle

In my spare time, I enjoy taking my children to their different sporting activities, such as soccer and volleyball. I also really enjoy participating in their various school events throughout the year. In the fall and winter months, I help run and play in a competitive women's volleyball league.

To contact Jan-Delle directly you can call 250-412-3404 or email jtoker@echelonpartners.com

our L.I.F.E. process

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.

your life phases

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.

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, life style 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.

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

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 commitment

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:

investments

- Meet with the management of all of 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

- 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 should be considered to address future liabilities.
- Focus on providing the best possible strategies to address your needs within an affordable framework.

*Insurance services provided through Echelon Wealth Preservation Inc.

taxation

- Tax Planning with particular focus on maximizing RRSPs/TFSA's 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 updated 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

Because your financial situation is often complex, we typically work directly with other professionals to design and implement the strategies that will help you to 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

our introduction process

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.
- Call our office, with their permission, and give us their name, address, telephone number, and email address.

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.