



The Power of Integration

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT





Pillars of Success

- Integrating the investment process with accounting, tax and estate planning
- Expertise in business and personal financial planning
- Responsive, proactive tax, auditing, accounting and advisory services
- Flexible consultative approach
- Customized and tailored solutions
- Tax planning and efficiencies
- Open communication
- Direct access to your IAIC portfolio manager

Accounting | YOUR SUCCESS IS OUR BUSINESS



For 60 years, Ward & Uptigrove has uniquely approached our clients' corporate and personal financial needs. We work with you to deliver responsive, proactive tax, accounting and advisory services in an environment of trust, integrity and open communication. Trust us to provide more than compliance work:

- Accounting & Assurance Services
- Tax & Estate Planning
- Business Advisory Services
- Agri-Business Grant Applications
- Bookkeeping & Accounting Software Support
- Transactional Services

Wealth Management | BRIDGING THE GAP



Our financial professionals surround you and work collectively to ensure your personal and corporate interests are harmonized, not competing. Our financial planning is customized to your specific short and long-term objectives. We then determine clear, customized steps required to manage your wealth and make your goals a reality. Our services include:

- Estate Planning
- Retirement Planning
- Philanthropic Planning
- Education Funding Planning
- Investment Planning
- Insurance Planning
- Budgeting

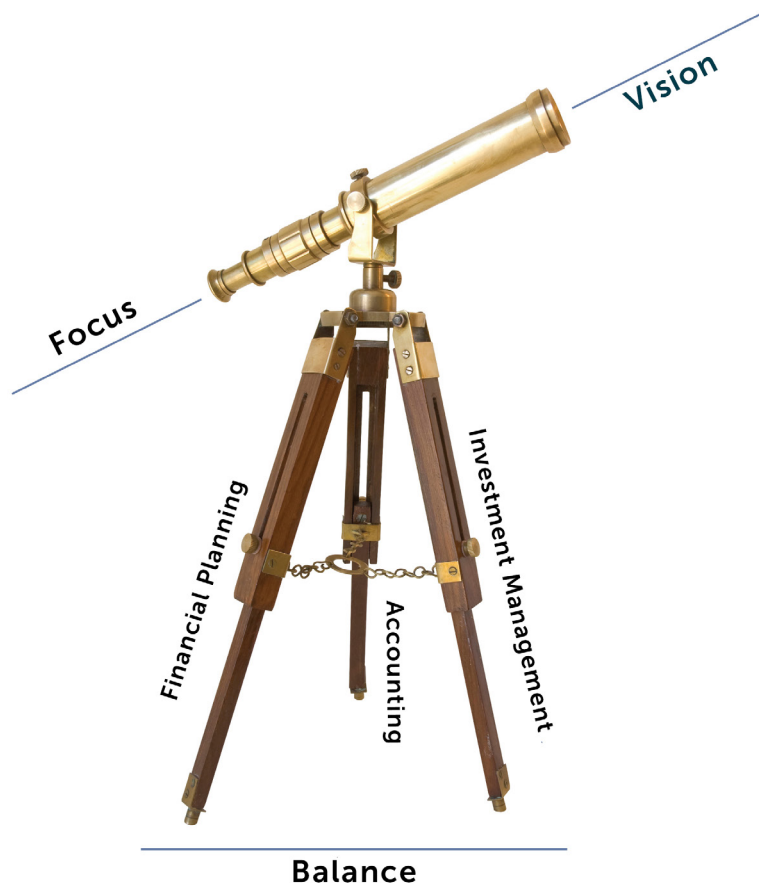
Investment Management | PROTECTING YOUR FUTURE



IAIC is registered with the securities regulators as a portfolio manager. At IAIC we believe all clients fit into one category – their own. IAIC delivers an integrated approach to managing your portfolio with focused and balanced investment advice that is unique to your financial situation. Each client has direct access to their portfolio management team, and we encourage regular communication.

We gather all facts needed for a comprehensive understanding of your situation:

- With you, we develop an Investment Policy Statement (IPS) to outline your investment goals, objectives, and risk tolerance.
- We review your current assets and develop and implement a customized portfolio strategy.
- We review and rebalance your portfolio and assess performance quarterly.
- On a regular basis, we review your relevant personal circumstances to determine if any changes should be made to your portfolio strategy.



Power of Integration

- Are you uncertain if you will have enough money set aside to lead the type of life in retirement you want to lead?
- Do you have a comprehensive financial plan in place that has been implemented and reviewed on a regular basis?
- Do you have a financial planner who understands your personal financial circumstances and meets with you regularly to help you deal with current issues and plan your financial future?
- Do you wonder if you are currently incurring excessive fees on your investments?
- Is your investment plan as tax-effective as it could be?
- Do you have a number of different financial advisors who rarely or never speak with each other?

Putting all the financial pieces together can be difficult in this complex world. With our integrated approach, your accountant, financial planner and investment manager communicate with each other (and with you) on a regular basis to help ensure effective coordination of your financial affairs.

Your financial planner will also work with your lawyer and insurance advisor to help make certain that your will and insurance coverage are consistent with your financial and estate plans. Our main goal is to secure your financial future, and generate results that ensure all of the "moving parts" within your portfolio are being coordinated for you, under one plan.



The Client Advantage

Your best interests always come first. Our hard working integrated team of professionals is fully committed to providing you with solid advice, comprehensive financial planning, exceptional client service, business management and customized portfolios that bring vision, focus and balance to your financial position. You will benefit from a strong professional relationship that is built on trust, dependability and integrity.

Custodians

You may select either NBIN National Bank Independent Network or Fidelity Clearing Canada ULC to act as "custodian" of your investments. Although IAIC makes the investment decisions for your account, your custodian, not IAIC, holds and safeguards your investments for you.



**NATIONAL
BANK**

INDEPENDENT NETWORK



FIDELITY CLEARING CANADA®

National Bank Independent Network and Fidelity Clearing Canada ULC are both CIPF members (www.cipf.ca).



We Put Our Clients First

Contact us for more information on how to preserve your wealth & successfully plan for your future.

Ward & Uptigrove

145 Main Street E.
P.O. Box 127
Listowel, ON N4W 3H2

Phone: 519-291-3040
Toll Free: 1-877-291-3040
Email: info@w-u.on.ca
www.wardanduptigrove.com

IAIC

135 Main Street E.
P.O. Box 68
Listowel, ON N4W 3H2

Phone: 519-291-2817
Toll Free: 1-877-291-3040
Public Relations & Media: karinm@iaic.ca
www.iaic.ca



Proud Member of the
Portfolio Management
Association of Canada
www.pmac.ca