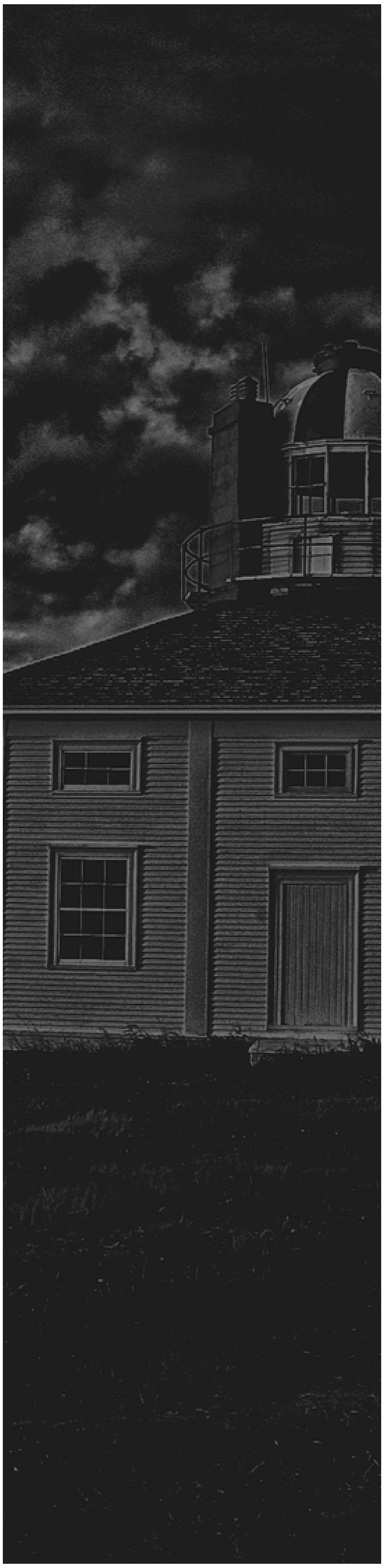
BECOMING A CLIENT



Once you've expressed interest in working together, we will work through the following steps:

You provide your personal financial information
This includes details about your current investments, assets, liabilities, pension plans, RRSP and TFSA contribution room. We will provide forms and checklists to help.

We prepare your new accounts
We prepare the paperwork and assist in making your transfer as seamless as possible. We will review your current investments to ensure no unnecessary fees will be incurred.

We set-up your online access
Once your accounts have been opened, we will help set up your online access so you can view your accounts at any time.

We keep you informed
We keep you updated on the transfer progress and let you know when your investments have moved to your accounts.

We draw up a Wealth plan

We will provide an overview of our services and clarify your short-term and long-term goals, your risk tolerance, distribution policy and return expectations. We present a wealth plan to be implemented based on our discussions.

We implement the portfolio

Once all cash and securities have transferred to our system, we will implement your plan (upon your approval and as market conditions allow).

We begin our "Getting Financially Organized" Roadmap

We start putting together your plan that will include:

- An understanding of your financial goals and objectives
- Review of current sources of income and savings strategies
- Retirement analysis that will include a review of current and expected cash flows
- Estate Plan set-up (to include update of will)
- Insurance Analysis*

OLD

SCHWARTZ
FINANCIAL

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