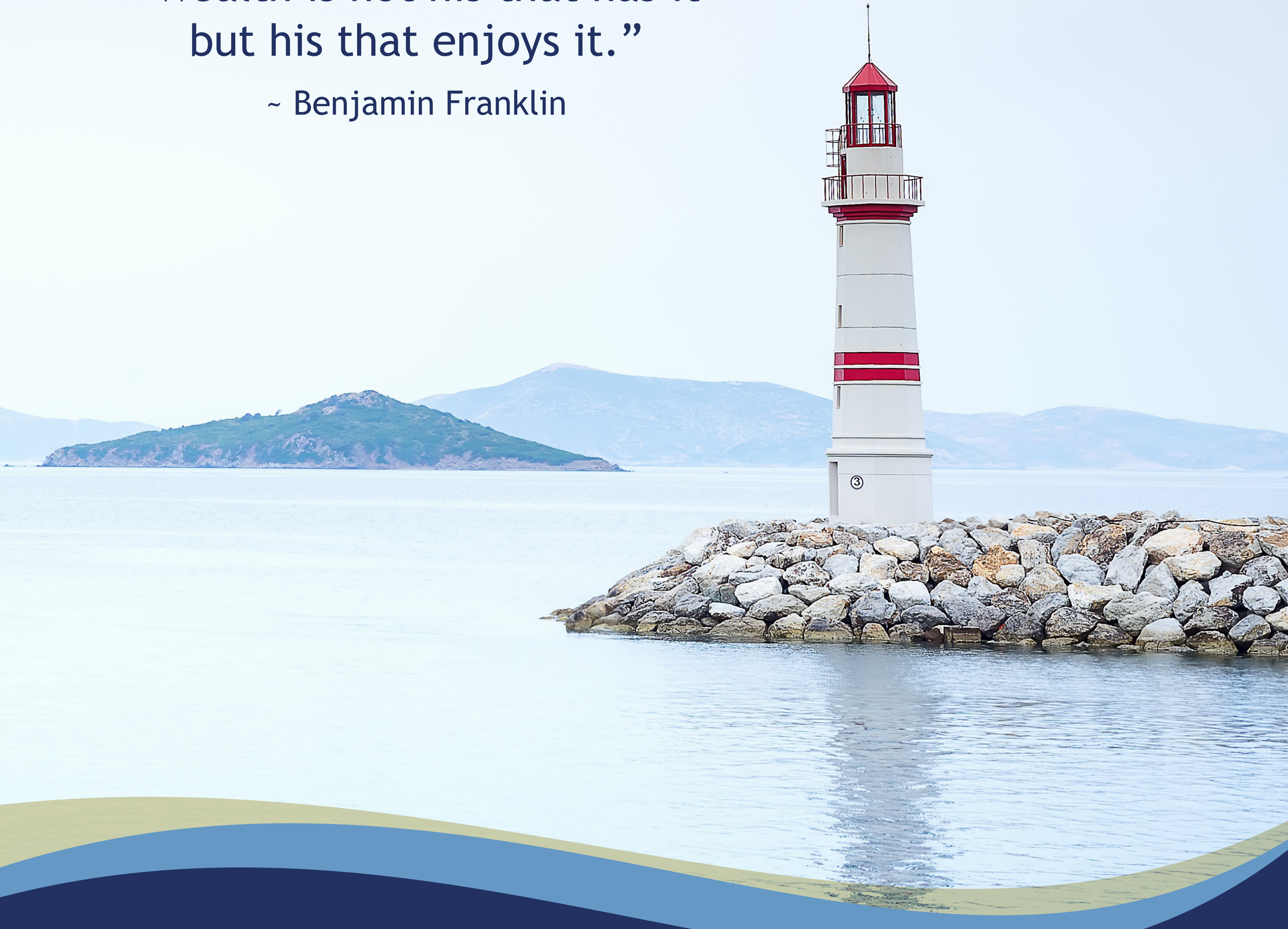
FIDUCIA
WEALTH MANAGEMENT
CREATION | PRESERVATION | TRANSFER

WORLDSOURCE
FINANCIAL MANAGEMENT INC.
Sponsoring Mutual Fund Dealer

"Wealth is not his that has it
but his that enjoys it."
~ Benjamin Franklin

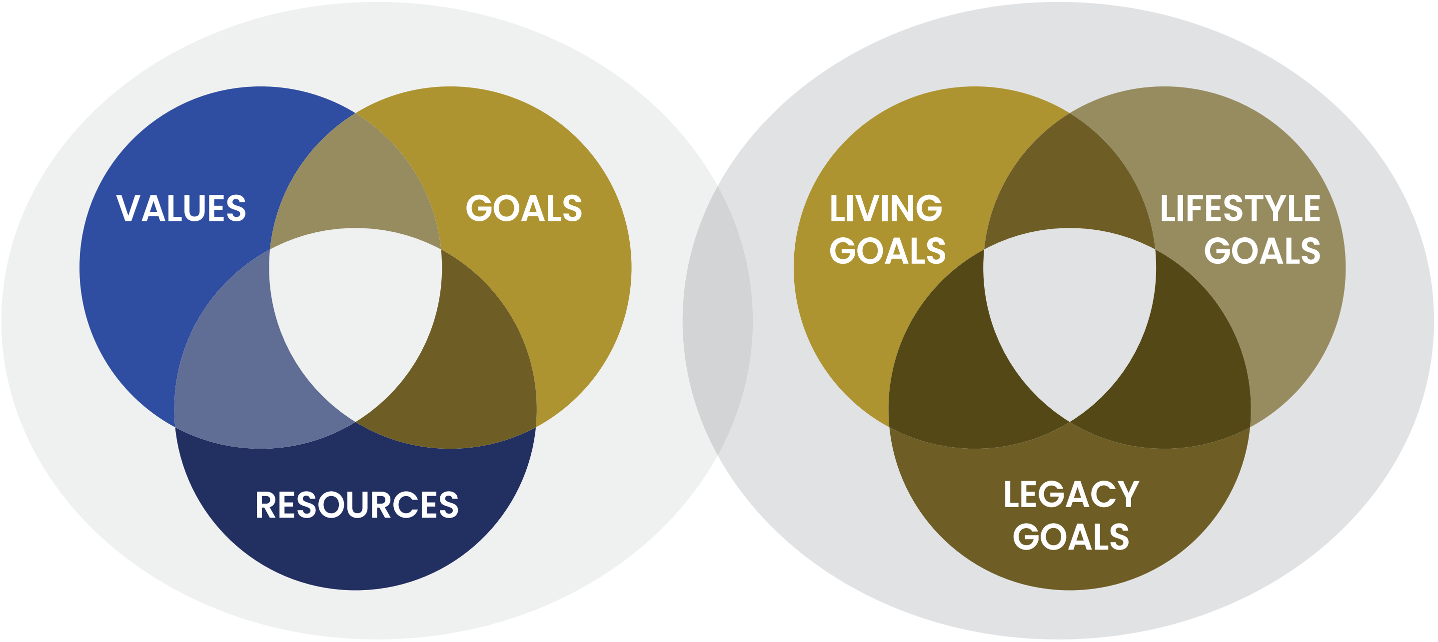


TOTAL WEALTH MANAGEMENT™

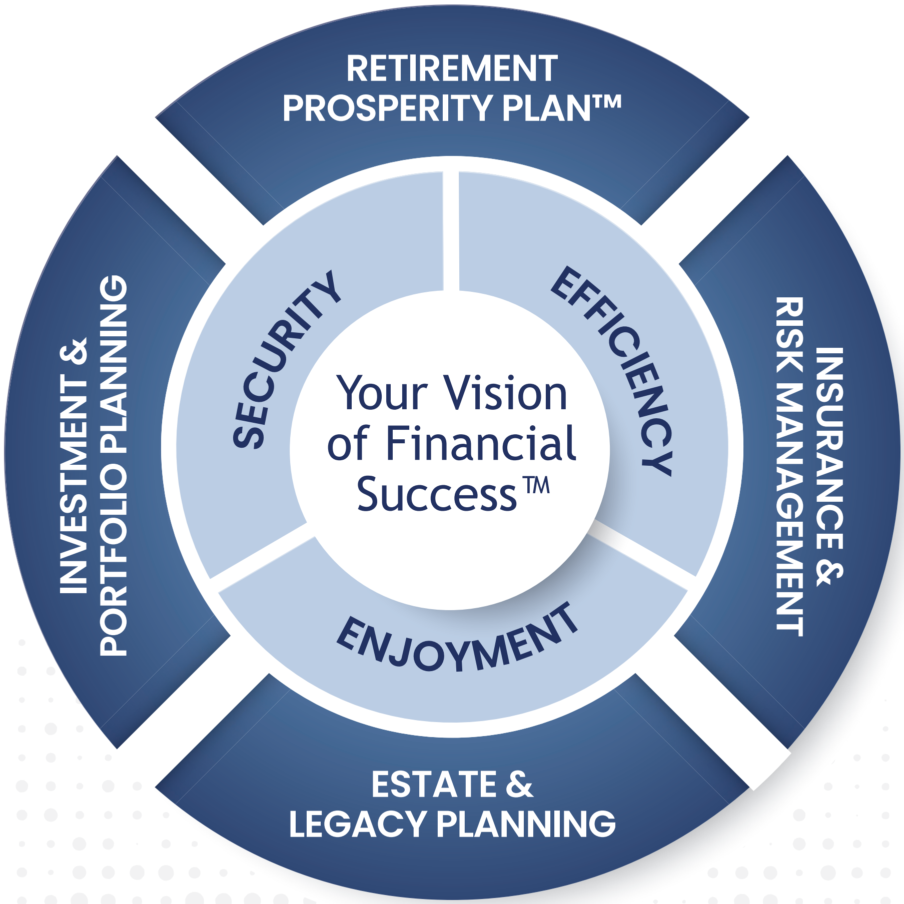
www.fiduciawealth.ca

Unique Value Proposition

Your Vision of Financial Success™



Framework for Financial Decision Making™



Who We Work For

AFFLUENT FAMILIES	BUSINESS OWNERS	PROFESSIONALS & ENTREPRENEURS	STEWARDS OF FAMILY WEALTH

Planning Process

1 THE RIGHT FIT

Our relationship is based on mutual trust. We believe that an alignment of personality, attitudes and values is critical to a successful partnership.

If we seem to be on the same page, we will provide a draft Engagement Agreement which can be finalized as we move through the following steps...

2 DISCOVERY

We will invest the requisite time up-front to gain a proper understanding of your living, lifestyle, and legacy goals - as well as the family dynamics that surround them.

As we collect and analyze your information, we will begin to develop your Vision of Financial Success™.

3 INITIAL ASSESSMENT & EVALUATION

After Discovery, we will provide an Initial Assessment & Evaluation to outline your current situation, highlight gaps, and suggest how we can help address your needs.

At this point you will decide if you wish to formally engage us as your Financial Planning firm.

4 STRATEGIES & SOLUTIONS

Once properly engaged, we will proceed to develop our recommendations based on your priorities and targeted to maximize your success.

5 PLAN EXECUTION

When we have discussed and agreed upon our recommended approach, we will finalize and prioritize your action plan for execution in the most effective and efficient manner.

6 MONITOR & REVIEW

Financial success is a moving target.

The best laid plans still require periodic adjustment to ensure that they remain appropriate relative to shifts in personal and family dynamics as well as an ever-changing economic environment.

Specialized Services

RETIREMENT PROSPERITY PLAN™

Our proprietary approach helps protect your plan across four critical dimensions so you can fully enjoy the fruits of your labour in a Retirement that is *Secure, Sustainable & Serene*.

CORPORATE RETIREMENT STRATEGIES

If you own a corporation (or corporations), we seek to help you implement strategies that will help unlock the value of that asset and allow you to extract this value to the benefit of your family, lifestyle and retirement goals.

TAX MANAGEMENT & MINIMIZATION

Tax deferral, in and of itself, is not tax planning. Ultimately, the goal should be to pay the least cumulative tax over the long-term. Neither goal exists in a vacuum. Of course, we should pay close attention to ways that we can reduce our tax burden in the current year. However, we should never lose sight of the long-term goal to minimize our overall tax burden over time.

INSURANCE & RISK MANAGEMENT

We espouse the idea that we should "first build the moat, then build the Castle". While none of us really enjoy talking about the possibility of bad things happening, our aversion doesn't change the reality around us. It's about understanding the risks we face, securing the coverage we need to protect our family and loved ones from real financial hardship and identifying coverage we may want to help accomplish our tax minimization and legacy goals in the most efficient manner.

ESTATE & LEGACY PLANNING

An Estate is too often simply 'what is left over'. A Legacy represents an intent to leave not only economic wealth, but a wealth of wisdom, values & continuity. We strive to help our clients achieve the latter.

FINANCIAL NAVIGATOR & CO-ORDINATOR

There are a LOT of moving parts in our financial worlds these days - all inextricably connected to each other. We can help you navigate these waters and coordinate our efforts with your other professionals to ensure the best overall results.

Planning Philosophies

RETIREMENT

A successful retirement is about more than just how big a nest egg you need set aside to fund a certain income. A truly successful retirement requires that we assess and address the 4 Critical Dimensions of Retirement:

- **Sustainable Lifetime Income:** Spending comfortably now while making sure you don't run out of money when you are old.
- **Lifetime Healthcare Plan:** Ensure you know where the money will come from if you end up needing prolonged long-term care.
- **Tax Efficiency - Now & Later:** It's not just about how much tax you pay this year, it's about how much cumulative tax is paid from now until your estate is finally distributed to your heirs.
- **Estate, Succession & Legacy:** An Estate is too often simply 'what is left over'. A Legacy represents an intent to leave not only economic wealth, but a wealth of wisdom, values & continuity. If you own a business, the succession of that business via sale or transition to the next generation will be critical to all of the above.

INVESTMENT & PORTFOLIO PLANNING

1. Know your purpose. What is the money for?
2. Know your financial limits. (Risk Capacity)
3. Know your financial personality. (Risk Tolerance / Appetite)
4. Maintain a disciplined approach as discipline is the primary determiner of investment success.

INSURANCE & RISK MANAGEMENT

"First build the moat, then build the Castle."

1. Make sure you have the right amount of coverage.
2. Ensure it will be in force when you need and/or want it to be.
3. Seek the best total cost over the desired coverage period.

Insurance "Need" =
Risk of financial hardship to family or loved ones.

Insurance "Want" =
More efficient outcome | Less taxes | Legacy
Unique characteristics | Certainty

ESTATE, SUCCESSION & LEGACY PLANNING

Assets should be transferred to...

1. The desired recipients.
2. At the desired time.
3. In the simplest & most cost-effective manner.
4. With maximum tax relief.
5. In a fashion consistent with your values and intent.

Our Team

Jamie Robb, B. Comm. (Hon), CFP, CIM, RRC, CLU, TEP, CDFA, CHFS, FMA, FCSI

PRINCIPAL & SENIOR WEALTH ADVISOR, FIDUCIA WEALTH MANAGEMENT

Since 1999, Jamie has worked closely with Canadian families and business owners to help them maximize enjoyment of their wealth.

He began his career in Windsor, working with John Toews, a very well respected advisor and owner of Professional Financial Planning. While originally intending to pursue a career as a security analyst at a brokerage house, the opportunity to work directly with clients changed his perspective. The earnest relationships he enjoyed and the positive impact he could have on the lives of his clients and their families led Jamie to fall in love with his client-facing role as a Wealth Advisor. As a result, he excelled at Professional Financial Planning and his role evolved into servicing the top echelon of the firm's clients.

Over the years, Jamie has developed in depth expertise in all areas of wealth management including portfolio construction, risk management, insurance planning, retirement planning and tax, estate and legacy planning.

Jamie particularly enjoys working with owner-managers to help them unlock the value of their business and secure the wealth they have built for their family. He is passionate about helping families use their wealth to achieve their life ambitions and charitable objectives while affording themselves the freedom to truly enjoy their time with family and friends.

Ultimately, Jamie strives to help his clients maximize the positive impact of their wealth in the lives of their families and loved ones.

In addition to an Honours Bachelor of Commerce Degree from Laurentian University, Jamie holds the professional designations of Certified Financial Planner, Chartered Investment Manager, Registered Retirement Consultant, Chartered Life Underwriter, Trust & Estate Practitioner, Certified Divorce Financial Analyst, Certified Hedge Fund Specialist and Financial Management Advisor. He is also a Fellow of the Canadian Securities Institute, a member of the Society of Trust & Estate Practitioners (Canada) and The Canadian Tax Federation.

Lisa Dos Santos

CLIENT SERVICE MANAGER, FIDUCIA WEALTH MANAGEMENT

Lisa carries the strength of two decades of experience in the financial services industry, holding positions at both the advisor and branch level.

Lisa aides in the preparation of client files for meetings, handles administrative inquiries and schedules appointments.

The quality of the relationships we hold with our clients is the foundation of our business and ultimately, Lisa helps ensure the fulfilment of our commitments to our clients.

Vision Statement

Wealth has a much deeper meaning than just money.

I believe that true wealth provides us the freedom to pursue our values and enhance the lives of our family, friends and community. This is what Total Wealth Management™ is all about.

The connection between money and what really matters. Our relationships with our family and friends. Our impact on this world. Our personal joys. The example we set for our children and others.

Taken together, these things help form our Vision of Financial Success™.

My vision is to help you define yours and then chart a course to realize it. That simple.

Welcome to Fiducia. Welcome to Total Wealth Management™.

Jamie Robb, Principal
Fiducia Wealth Management

Great Questions

"Great plans are born of great convesations and great conversations are born of great questions ... Here are some to get us started!"

- What do you love spending money on?
- What do you hate spending money on?
- What life experiences or adventures are still on your bucket list?
- Whom in your life do you worry about the most? Why?
- What is the best investment you have ever made?
- What is the worst investment you have ever made?
- Did your family have a lot of money when you were a child growing up?
- What is your greatest financial concern?
- What do you want to be remembered for?
- What would have to happen for you to consider our relationship a complete success?