THE POWER OF INTEGRATION

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT

DJB CHARTERED PROFESSIONAL ACCOUNTANTS

DJB WEALTH MANAGEMENT INC.

IAIC Independent Accountants' Investment Counsel Inc.™

11-2022

Pillars of Success

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

DJB CHARTERED PROFESSIONAL ACCOUNTANTS

DURWARD JONES BARKWELL & COMPANY LLP

Big enough to know. SMALL ENOUGH TO CARE.

Since 1940, Durward Jones Barkwell & Company LLP (DJB) has been supporting business success in Southern Ontario. DJB has the experience and expertise to provide financial consulting for any business, advising entrepreneurs and business owners in many disciplines, including agribusiness, automotive, construction, farming, general contracting, manufacturing, not-for-profit, professional services, restaurants, technology, tourism, and transportation.

- Assurance & Accounting
- Business Transition & Family Enterprise Advisory
- Business Valuations
- Business Support Services
- Commodity Tax
- Human Resources Advisory
- Taxation - Compliance & Planning

DJB WEALTH MANAGEMENT INC.

Integrating Our Collective Expertise To Help You Live A Better Life

When you work with DJB Wealth Management, you can rest assured that you are working with a Certified Financial Planner™ professional who will put your needs above their own. We can scale up or down as needed; working with you to create a comprehensive financial plan or a modular plan (dealing only with specific areas of your planning).

Wealth Planning

- Personal Wealth Planning, Estate Preservation & Wealth Preservation
- Corporate Investment Planning
- Education Savings Strategies
- Retirement Savings Planning

Financial Planning

- Retirement Projections
- Estate Planning
- Cash Flow Analysis
- Risk Management Strategies

IAIC

Vision | Focus | Balance

IAIC is registered with the securities regulators as a portfolio manager and is owned in part by DJB Chartered Professional Accountants. 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

DISCOVER

Meet with your CERTIFIED FINANCIAL PLANNER™ and Chartered Professional Accountant

Discuss your needs and concerns

Review our integrated approach to Accounting, Financial Planning, and Wealth Management

Determine whether our integrated approach is right for you

ENVISION

Identify values

Define life goals and objectives

Understand your vision of your future

Determine your priorities

ANALYZE & ADVISE

Information is reviewed by your Integrated Team for accuracy and any final adjustments

Comprehensive Financial Plan is prepared

Plan is reviewed with you and your Integrated Team

Identify potential obstacles to your vision and the recommended solutions

Discuss strategies to achieve your goals and objectives

EMPOWER

Implement your Comprehensive Financial Plan

Ongoing review of your planning by your Integrated Team of professionals

Monitor your financial plan with you to ensure success

Power of Integration

Ask yourself:

- Do I have enough money to meet my goals and objectives?
- Do I have a trusted financial planner that meets with me regularly, who understands me?
- Do I have a comprehensive financial plan that is reviewed regularly?
- Am I getting value for the fees that I'm paying for my investments and planning?
- Am I paying too much tax in my investment portfolio?
- Do my professional Advisors communicate regularly regarding my planning?

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 for you to feel comfortable and secure about your financial future and to trust that all of the "moving parts" are being coordinated 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, exceptional client service, comprehensive financial planning, 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 and Fidelity Clearing Canada ULC are both CIPF members (www.cipf.ca).

NATIONAL BANK
INDEPENDENT NETWORK

Fidelity® INVESTMENTS
FIDELITY CLEARING CANADA®

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