THE POWER OF INTEGRATION

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT

DJB CHARTERED PROFESSIONAL ACCOUNTANTS

DJB WEALTH MANAGEMENT INC.

TriCert™ Investment Counsel

03-2024

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 TriCert Investment Counsel 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

TriCert™ Investment Counsel

Integration Delivers Results

Through a referral arrangement, DJB Wealth Management offers you direct access to TriCert Investment Counsel's Portfolio Managers who will tailor an investment management strategy that is specific to your unique circumstances. Working with your Accountant and Financial Planner, TriCert Investment Counsel's Portfolio Managers take a quality sector-based (QSect™) approach to investing.

TriCert Investment Counsel is owned in part by DJB Wealth Management. TriCert Investment Counsel is registered with the securities regulators as a Portfolio Manager and is engaged to provide clients with discretionary portfolio management. To learn more, visit the TriCert website TriCert.ca.

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 TriCert Investment Counsel makes the investment decisions for your account, your custodian, not TriCert Investment Counsel 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

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FIDELITY CLEARING CANADA®

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DJB WEALTH MANAGEMENT INC. TEAM

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