



Wealth Management Solutions

Wealth management

Looking after your business and your role in it.

Managing your wealth is more than growing your money. It also involves protecting your wealth through appropriate insurance options and determining how your estate will be handled.

Wherever you are in your business journey, it's a good idea to monitor and evaluate your investments, insurance and estate planning needs.

Investments and investment services

Build a more diversified investment portfolio for you or your business. Servus Wealth Strategies can give you access to a wide range of investment products so you can feel comfortable about your investment options. Our wealth advisors will discuss investment products that may align with your financial interests. They can recommend everything from mutual funds and term deposits to stock and bonds.

- You'll have over 3,000 brand name mutual funds to choose from, and our expert research and solid money management advice can help you make the best choice.

- Term deposits and GICs are suited to a wide variety of people. They offer a safe and secure way to obtain steady growth.
- Our wealth advisors can help you determine if stocks and bonds fit with your investment goals.
- Servus Wealth Strategies offers you access to a variety of life annuities and segregated funds.

Wealth protection

Life and disability insurance protects your income and standard of living. An insurance plan allows you to identify the risks you may face and put the right protection in place. Whatever the reason, insurance can lessen the impact of a negative situation on your long-term financial goals.

- Life insurance can alleviate financial hardship for the people who depend on you.
- Disability insurance provides replacement income while you are unable to work. Instead of worrying about your finances you can focus on your recovery.
- Critical illness insurance provides you with money if you are diagnosed with a life threatening illness.

Use this money to reduce your financial burden while you focus on your health.

- Long-term care insurance can help cover the cost of home care or facility care that exceeds your provincial health plan coverage.
- Buy/sell agreement funding facilitates share purchase obligations contained within a buy/sell agreement, which may be in place to provide for the transfer business ownership in circumstances such as death, disability, retirement or disagreement.
- Key person coverage can reduce the financial impact of losing key personnel to death, disability or illness by ensuring there is an injection of liquid capital to allow family or management staff time to find a suitable replacement or recover the cost to the business.

Continued on reverse.

- Business overhead expense coverage is designed to help businesses with owners/partners (whose ability to generate income makes the difference between the company being open or closed for business) pay ongoing fixed expenses—such as salaries, rent, property taxes and utilities—in the event that a partner or owner becomes disabled and is unable to work.

Estate planning

Your business is an asset that will be included as part of your estate. Planning your estate now will allow you to create the legacy you want to leave. Know that you've taken the necessary steps to safeguard your business.

Servus Wealth Strategy's estate planning services will help you make informed decisions about the ownership and distribution of your assets during your lifetime and into the next generation. Once you've developed a plan with one of our wealth advisors, it may be a good idea to evaluate your estate needs in relationship to your plan. We can also direct you to a corporate executor if you need one.

Estate planning is a key step in the preparation of:

- Your will, which is the legal document that details how your estate and possessions will be handled after your death.
- A personal directive, which gives direction about your health and maintenance if you are incapable of doing so.

- An enduring power of attorney, which appoints someone you trust to look after your financial and legal matters if you are unable to do so.

We'll walk you through the planning process and help you identify key areas that should be covered in your legal documents. We'll also provide referrals to lawyers, who specialize in trusts and estates, to complete the legal documentation.

Succession planning

Succession planning is safeguarding the value of a business, determining how ownership is transferred, and establishing a process where the owner(s) can gradually step out of day to day management while maximizing the exiting owner's personal financial security.

If you're planning to retire, sell your business or turn the business over to the next generation, you may need a well thought out succession plan.

Business succession planning will help with a smooth transition from you to the future owners of your business.

Succession planning is part of the larger financial planning process and it should include all aspects of the individual's financial situation. It is also designed to help ensure that:

- There is sufficient income to support the desired lifestyle now and in the future, including retirement.
- There are accumulation strategies to address specific cash flow requirements (e.g., children's education, building of a retirement home).

- Tax planning opportunities are being taken advantage of when appropriate to the individual's goals and dreams.
- The financial needs of the person, their family and estate are met in case of disability, diagnosis of a critical illness or premature death.
- There is an existing estate plan to ensure that assets go to the intended beneficiaries with the least estate shrinkage possible due to taxes.
- There is a financing strategy that will ensure the success of the successor as well as provide the required funds to the owner.

Benefits to your business

- Build your money through an investment strategy suited to you.
 - Protect your wealth against unexpected events.
 - Create a legacy for the future.
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