Integration Delivers Results

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT

SBC FINANCIAL SERVICES LTD

SB PARTNERS

TriCert Integration Delivers Results. | Investment Counsel

Pillars of Success

- Integrating the investment process with accounting, tax and 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

Accounting

For 48 years, SB Partners has served as a trusted advisor to entrepreneurs, privately held companies, not-for-profit organizations, Canadian corporate subsidiaries, and high-net-worth individuals. Our unrestrained thinking, agile strategies and high-quality services have allowed us to grow into one of the leading independent regional accounting firms in the Golden Horseshoe.

A full-service firm, SB Partners' team of Chartered Professional Accountants supports business owners at every stage of growth. Our services include:

- Assurance & Advisory
- Business Valuations
- Mergers & Acquisitions
- Succession Planning
- Estate Planning
- Corporate Tax Services
- Tax Planning

Financial Planning

We understand how hard you have worked for your wealth, and the importance of financial security when you look to the future. We are here to help you maintain and grow your wealth by taking a holistic and tailored approach. Your situation is unique to you, and your financial plan should reflect that. Working alongside your accountant and other professionals, SBC Financial Services Ltd. is dedicated to helping you achieve your goals and objectives. Our wealth management advisors develop comprehensive financial plans and quarterback the implementation process, safeguard your financial future and provide ongoing support and advice.

WEALTH PLANNING:

- Personal Wealth Planning
- Corporate Asset Investment Planning
- Retirement Savings Planning
- Asset Management
- Education Planning

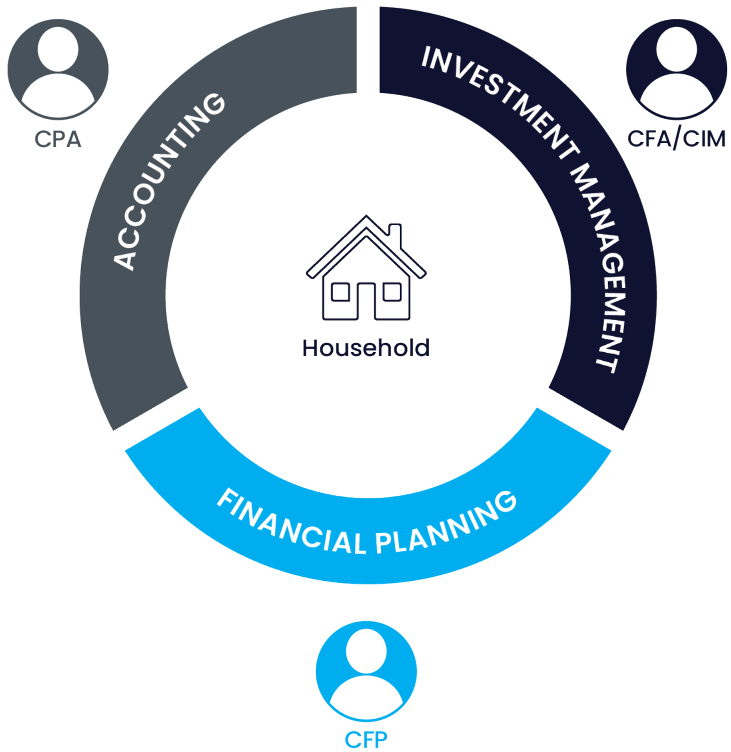
FINANCIAL PLANNING:

- Retirement Planning
- Estate Planning
- Cash Flow Analysis and Budgeting
- Risk Management
- Asset Protection

Investment Management

Through a referral arrangement, SBC Financial Services 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 SB Partners LLP. 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.



Integration Delivers Results

- Are you uncertain if you will have enough money set aside to lead the type of life in retirement you want to lead?
- Do you have a comprehensive financial plan in place that has been implemented and reviewed on a regular basis?
- Do you have a financial planner who understands your personal financial circumstances and meets with you regularly to help you deal with current issues and plan your financial future?
- Do you wonder if you are currently incurring excessive fees on your investments?
- Is your investment plan as tax-efficient as it could be?
- Do you have a number of different financial advisors who rarely or never speak with each other?

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 to secure your financial future, and generate results that ensure all of the "moving parts" within your portfolio are being coordinated for you, 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, comprehensive financial planning, exceptional client service, 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.

Custodian

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

We Put Our Clients First

For more information on how to preserve your wealth and successfully plan for your future, please contact:

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SBC FINANCIAL SERVICES LTD

SB PARTNERS

TriCert™ Investment Counsel

PMAC PORTFOLIO MANAGEMENT ASSOCIATION OF CANADA

Proud Member of the Portfolio Management Association of Canada

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