The Power of Integration

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT

SBC FINANCIAL SERVICES LTD

SB PARTNERS
ACCOUNTING FOR OUR COMMUNITY

TriCert®
Integration Delivers Results.
Investment Counsel

Pillars of Success

- Integrating the investment process with accounting, tax & estate planning
- Expertise in business & personal financial planning
- Proactive tax planning and efficiencies
- Flexible consultative approach
- Customized & tailored solutions
- Open communication
- Direct access to your TriCert Investment Counsel Portfolio Manager

Accounting

SB PARTNERS
ACCOUNTING FOR OUR COMMUNITY

For over 50 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

Wealth Management

SBC FINANCIAL SERVICES LTD

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 individualized 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 supervising the implementation process, safeguard your financial future and provide ongoing support and advice.

- Financial Goal Setting and Guidance
- Asset Management
- Education Planning
- Retirement Planning
- Cash Flow Analysis and Budgeting
- Asset Protection

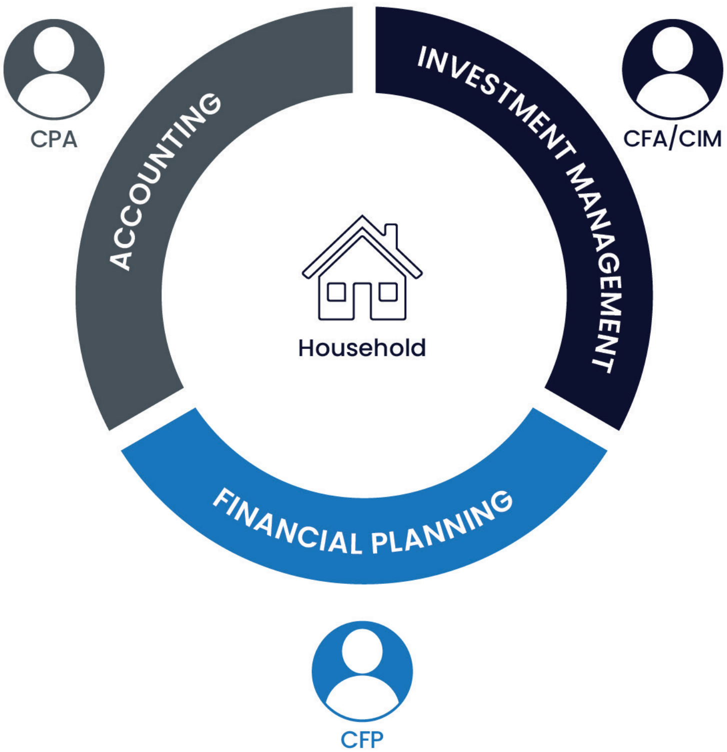
Investment Management

TriCert® Investment Counsel
Integration Delivers Results.

Through a referral arrangement, SBC Financial Services offers you direct access to TriCert Investment Counsel's portfolio management services. Seamlessly working with your SB Partners Accountant and your SBC Financial Services Financial Planner, your TriCert Investment Counsel's Portfolio Manager takes a quality sector-based (QSect) approach to tailor an investment management strategy that is specific to your unique circumstances designed to meet your goals and provide peace of mind through volatile markets.

TriCert Investment Counsel is registered as a Portfolio Manager with the Ontario Securities Commission (OSC) in Ontario, its principal regulator, and with each relevant securities administrator in all other jurisdictions across Canada. TriCert Investment Counsel is registered as an Investment Fund Manager in Ontario. Today, TriCert Investment Counsel proudly manages over $3 billion in assets on behalf of thousands of clients.

TriCert Investment Counsel is owned in part by SB Partners LLP. To learn more, visit TriCert.ca.



Power of Integration

- 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?
- 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.

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

National Bank Independent Network (NBIN) acts 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

National Bank Independent Network is a CIPF member (www.cipf.ca).

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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