

Choose to be worry-free.

Let us show you how.



Polson
Bourbonniere
Derby

WEALTH MANAGEMENT

^WHollisWealth®

There are enough things in life to worry about. Money doesn't have to be one of them. Choose to be worry-free.

Let us show you how.



Will your retirement be all you want it to be?

After all, that's what planning for your retirement comes down to. And at Polson Bourbonniere Derby Wealth Management, we can help you emphatically answer "Yes."

That's because we've built a reputation as one of Canada's premier advisory firms specializing in retirement income planning by staying focused on achieving our clients' goals, protecting their wealth and supporting them through all the stages of retirement.

Let us show you how.

Whether your retirement is in 20 years, just around the corner or in full swing, a successful worry free retirement experience can be achieved through a handful of key principles:

- Understand your personal, financial and lifestyle goals
- Develop and adhere to a comprehensive financial plan
- Make investment decisions that fulfill the needs of the financial plan
- Use investment strategies based on evidence rather than prediction
- Keep investment costs low and transparent
- Diversify responsibly.

Just ask our clients and their families. They'll tell you we're always there, every step of the way, assisting with the transition to the next stage in their lives – when to retire, how to retire, even redefining retirement if the traditional definition doesn't quite suit them.

A partnership with Polson Bourbonniere Derby Wealth Management, provides you with the confidence you need to set your life plans in motion and prepare for the retirement you deserve.





A six-step process to plan for the future you deserve.

To help get us started thinking about your future and understanding your specific needs and objectives, you'll sit down for a one-on-one session with one of our financial planners. Together, we'll kick off our unique and proven six-step financial planning process, which forms the foundation of The Worry-Free Retirement Experience.™

We'll ask questions like:

- Whether or not you've retired and what are your goals for the future?
- What would have to happen for you to have peace of mind and realize your dreams?
- What are the most important worries and opportunities – financial, personal, business – that you face right now?
- What strengths do you have that can help you achieve your goals?

Once you've completed the six steps outlined on the next page, you'll have a comprehensive financial plan in place. With it, you'll know:

- You won't run out of income
- You'll be prepared for any financial emergency
- You'll pay less tax
- You'll have an estate plan in place that matches your wishes.

In short, you'll already be well on your way to experiencing retirement the way you've always hoped it would be.



Your situation

We help you assess your current situation. What's worrying you? What are you excited about?

Your vision

We help you develop a vision of what you really want – financially and personally.

Our analysis

We thoroughly review and analyze your financial situation and its implications for the future, then develop a plan based on your objectives.

Team builder

We pull together a team of experts and specialists who will work together to help you achieve your goals.

Implementation

Our team of professionals will help you immediately implement your plan.

Review session

We conduct regular reviews to evaluate your progress and ensure you meet your goals.

Our down-to-earth philosophy: Invest, don't speculate.

Here's something most professional money managers – “active” managers as they are called – won't tell you: over time, very few of them outperform the market, net of fees. In spite of this, they and many investors still believe or hope they can predict and beat the market. Most of the time, they won't and then what happens to your investments?

At Polson Bourbonniere Derby Wealth Management, we have a better way, one that enhances investment performance without unduly risking our clients' hard-earned savings. It's an investment approach based on four pillars – asset mix, fees, transactions and taxes – and it's the key to retiring without being concerned about your money.

Asset mix

Studies show that your asset mix – how your investments are allocated among stocks, bonds, cash, real estate or other assets – is responsible for most of your portfolio's performance.

Since there's virtually no way to predict how each asset class will perform year to year, a broad diversification of assets according to your personal tolerance for risk is the best way to increase performance and control short-term volatility. A strategically diversified global portfolio can prevent short-term reactions to unforeseeable market events, in particular asset classes or geographic regions, and increase returns over the long term.

Fees

At Polson Bourbonniere Derby Wealth Management, we have always focused on net returns – the

returns our clients actually get to keep. Over longer periods, high costs like management fees, commissions, taxes and trading costs can diminish wealth accumulation in your portfolio.

New regulations require disclosure of fees and commissions embedded in financial products like bonds, mutual funds and Exchange-Traded Funds. We believe this kind of transparency is a great thing for investors.

Transactions

Having a solid, well thought-out plan and adhering to it allows you to avoid common mistakes like trying to time purchases, chasing hot stocks or funds or attempting to forecast winners. Long-term focus, discipline and a personalized investment strategy are the surest way to grow your money worry free.

Taxes

Significant investment returns eroded by excessive tax are as corrosive as poor investment performance alone. Investors in Canada face a range of income tax rates on investment returns from zero in a Tax Free Savings Account to over 50% for income subject to Old Age Security clawback tax at the higher levels. The timing of a tax can also alter its impact. At Polson Bourbonniere Financial, we recognize that tax efficiency is an important component of investment success and we make every effort to maximize tax savings.

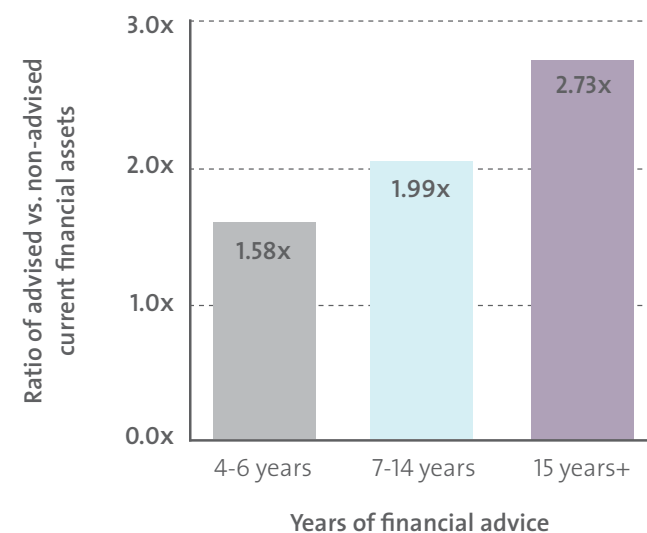


The role of advice.

Research by IFIC (Investment Fund Institute of Canada) reveals that:

- Advised households have substantially higher investable assets than non-advised households, regardless of income level
- Advisors help individuals choose the right investments and plans to optimize financial outcomes for their own unique circumstances
- Advisors help investors choose the right asset mix for their specific circumstances, objectives and risk tolerance

Financial Asset Growth



IFIC - The Value of Advice Report, 2012

Other studies have also confirmed the positive and significant impact of advice on the growth of financial assets – something that cannot be explained by asset performance alone.



The difference working with a certified professional can make.

A CERTIFIED FINANCIAL PLANNER® (CFP®) professional plays a number of important roles in the life of an investor – we simplify your life, design an investment or retirement plan that meets your goals without needless complexity and we help prevent bad investing.

Consider the following from a study by the Financial Planning Standards Council:

Canadians who work with a CFP® professional are more likely to report that their financial affairs are on track than those dealing with non-certified planners **78% vs 54%**

More Canadians who work with a CFP® professional believe that financial planning has helped them have greater peace of mind than those working with a non-certified planner **73% vs 63%**

More Canadians who engage a CFP® professional believe they are closer to achieving their life goals as a result of planning than those working with a non-certified planner **70% vs 61%**

Financial Planning Standards Council, "The Value of Financial Planning," 2013

— With a CFP® — With a non-certified planner

At Polson Bourbonniere Derby Wealth Management, we pride ourselves on being CFP® professionals. We provide a range of services that help you stay on track with your financial affairs, on track to save, and on track to retire, while at the same time dealing with the bumps in life, and living for today.

Your wealth management team.

Our team of professionals is entirely dedicated to making investors' lives easier. A multi-generational group with advisors in their 30s, 40s, 50s and 60s, we understand first-hand the various life stages our clients experience because we are experiencing those stages too. At Polson Bourbonniere Derby Wealth Management, we are committed to ongoing professional development and have attained many industry designations as a result. And we actively participate in a variety of industry organizations, including the Financial Planning Standards Council and the Conference for Advanced Life Underwriting.

For more than 25 years, we have focused on alleviating the stress of financial planning for our clients. This long standing approach has garnered respect within the industry and media and resulted in an enviable reputation as a source of financial expertise, particularly with regard to retirement income planning.



Kirk Polson,
CFP®, CLU, CH.F.C., CEA
CERTIFIED FINANCIAL PLANNER®
Investment & Insurance Advisor

Paul Bourbonniere,
CFP®, CLU, CH.F.C., CEA
CERTIFIED FINANCIAL PLANNER®
Investment & Insurance Advisor

Lydia Bzowej,
CFP®, EPC, CEA
CERTIFIED FINANCIAL PLANNER®
Investment & Insurance Advisor

Michael Derby, CIM®, CEA
Investment & Insurance Advisor

Derek Polson, CFP®, CEA
CERTIFIED FINANCIAL PLANNER®
Investment & Insurance Advisor

Cory Bruner, CFP®
CERTIFIED FINANCIAL PLANNER®
Associate Investment Advisor

Ruth Ashton, CFP®
CERTIFIED FINANCIAL PLANNER®
Investment & Insurance Advisor

CFP: Certified Financial Planner; **CLU:** Chartered Life Underwriter; **CH.F.C:** Chartered Financial Consultant; **EPC:** Elder Planning Counselor; **CIM:** Chartered Investment Manager; **CEA:** Certified Executor Advisor

HollisWealth®, a division of Industrial Alliance Securities Inc. and Hollis Insurance Inc.

A few words from our clients.

“ My wife and I have been clients of Paul Bourbonniere for 11 years. Our initial reason for moving to Polson Bourbonniere Derby Wealth Management was to consolidate diverse investments so as to better monitor our total investment position. As the experience with Paul Bourbonniere unfolded over the years, our relationship became far broader in scope than financials, and it has evolved to provide for a real need and worry free existence for Eve and me as we move into our senior years.” – Richard H.

“ For well over 10 years my wife Joanne and I have received sound advice and guidance on retirement planning and on my retirement itself three years ago. Kirk Polson's counsel has gone well beyond wealth management and includes tax & estate planning, life and health insurance, and the many personal aspects of the change to a retirement lifestyle. In particular, Joanne has always felt that her interests and needs are well addressed. He also now handles the affairs for three generations in my family including my three children and two grandchildren. I have also recommended his services to several friends and former work colleagues.” – Paul A.

“ Our family has been dealing with Polson Bourbonniere Derby Wealth Management, for many years. My parents have received wonderful service from both Paul Bourbonniere and Ruth Ashton. She has dealt with them with patience and understanding and instilled in them a real confidence that their interests were being looked after.” – Janet H.

“ Lydia is everything a financial advisor should be – she is knowledgeable about the products at her disposal, she listens well, her advice is tailored to specific circumstances. Above all though, we trust her.” – Mike and Fiona C.

“ I'd highly recommend Derek for strategic, engaging and sincere financial planning advice!” – Tara S.

“ Prior to my retirement in 2014, I was an Investment Advisor for nearly 25 years, the past eight as a member of the Polson Bourbonniere Derby Wealth Management team. Working with Michael Derby, first as a colleague and then as part of my practice, it was clear that I made the right choice in handing over my clients to him. I am pleased to let you know that not only has Michael been a source of help to my former clients, I have entrusted my family's financial well-being with him as well.” – Allan K.

Go the distance with strong financial planning from Polson Bourbonniere Derby Wealth Management.

In recent years, the traditional age of retirement has undergone a radical change. While some people have chosen “early” retirement, many are continuing to work in some capacity – even changing careers altogether – until much later in life. When you combine this with ever-increasing life expectancies, it’s safe to say that you could easily have one-third of a very full life ahead of you when you retire. So it’s more important than ever to make sure you have an investment strategy that can go the distance.

At Polson Bourbonniere Derby Wealth Management, we’ve redefined the typical financial planning process, relieving your fears and uncertainties and giving you the confidence to forge ahead.

Talk to a member of our financial planning team today and let’s achieve your life goals with a worry-free retirement experience that’s right for you.

