

The
Net Wealth to Financial Health™

Experience


*Managing your Financial
Success without Stress*



***M**y clients appreciate the ability to deal with one professional for all of their financial needs and the benefits of having one integrated wealth management program that I call...*

“Net Wealth to Financial Health”™





This program helps measure the success of the family financial plan and sets the benchmarks for further success from year to year. This process creates accountability, not only from me to you, but also from you to your plan.

**“Our relationship doesn’t end with a plan
— it *begins* with one and grows over time.”**

“Net Wealth to Financial Health”™

1. Values Discovery Process

What is important about money to you? How do you want to live? *(To be answered by both spouses)*

2. Your Financial Profile

A snapshot of your current financial life

9. Family Wellness Activities

Client events that are joyous occasions

8. Statement Liberator

Online-Personalised access to your portfolio

7. Estate Family

A process to provide you cannot.





3. Bridging the Gap

The bridge to your future

4. “Financial Health Document”

Your comprehensive financial document-filing system

Security Provider

family income if

6. Income Tax Optimizer

Your process to minimise or defer taxes and to maximise monthly available cash

5. “Net Wealth Enhancer”

Scheduled check-up with an agenda every 120 days



When thinking about your finances, many questions may come to mind.

Do you worry about any of these topics?

Q. Will I have enough money to live a good life when I want to stop working?

A. This is usually the most common question for which few have a clear answer. So many factors must be considered.

Lifestyle, monthly expenses, inflation and lifespan all impact the calculations, but a structured financial plan based on realistic assumptions, and your financial profile, can help to ensure that your money will outlive you.

Q. What will happen to my family if I die prematurely or if I suffer a serious illness?

A. Few people want to consider this question but it is a reality for many families.

There are many ways to build into a plan, the financial security your family needs to continue to live comfortably when you cannot provide for them. This must be part of every financial plan.

Q. What will happen if I lose my job tomorrow?

A. In today's world of the mobile workforce, concerns about job security may make you uncomfortable about incurring debt, such as a house or car loan or a new business venture.

In reality, your lifestyle and family needs can be enhanced if your wealth management program is in place. Knowing this may increase your level of comfort when making important financial decisions.





Q. If a structured portfolio is necessary to achieve my financial goals, then what is a structured portfolio?

A. A structured portfolio is your pension plan to the future. It controls the risks that you should and should not take to achieve the lifestyle you seek in the time frame that you have.

Q. If resolving financial issues requires professional assistance, do I have the right financial advisor?

A. The traditional approach to managing personal finance has been to do it yourself or hire individuals to manage each separate area – accountant, lawyer, banker, insurance provider.

All of these skills are necessary, but managing the relationships with many professionals can be

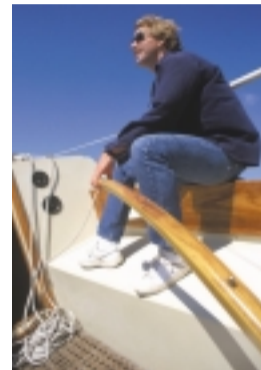
time-consuming, draining and very inefficient.

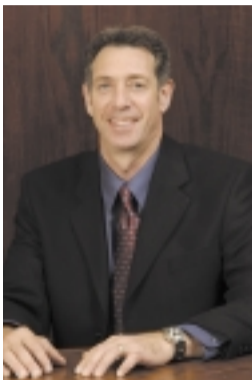
One financial advisor empowered to co-ordinate these disciplines for you and with you, according to your wealth management program will greatly accelerate your ability to manage your financial success without stress.

Q. What am I really good at? How do I make my money?

“Net Wealth to Financial Health™” allows you to focus your energy on what you do best and what you enjoy the most.

Whether its running your own business, developing your career or spending more time with your family, this program will work for you.





Commitments to my Clients:

- 1.** As your professional wealth manager, my client service team and I focus our professional energy into helping you manage your financial programs.
- 2.** All wealth management and investment recommendations are put in writing.
- 3.** I work with a limited number of clients to ensure a superior level of service.
- 4.** My interests and my clients' best interests are aligned. I do not get paid to create transactions. My compensation is tied to the success of my clients' wealth management program.
- 5.** We consolidate your assets, debts and financials into one unified and structured program managed daily so that you know where you stand financially at all times.

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