

ADVICE YOUR WAY™

Client Information Package

For the life you have,
and the one you want.

The
BREWER
BECKHARDT
Team

 Investment
Planning Counsel®
IPC INVESTMENT CORPORATION

Let us introduce ourselves

We believe communication is key to a successful relationship with our clients. We are available at any time to answer any questions you may have, both now and in the future.

Meet our team of experienced professionals

Each one of our experts is committed to helping you manage and grow your wealth.

OUR TEAM IS:



Bill Brewer, CFP®

Financial Planner

Bill is a Certified Financial Planner professional and has been providing financial planning services since 1997. Having completed an approved educational program, passing a rigorous examination and meeting stringent experience requirements, Bill adheres to a professional Code of Ethics and fulfills annual continuing education requirements to remain current on planning strategies and financial trends.

Bill enjoys working with clients to help them achieve their financial aspirations and he is committed to providing the highest level of service to those he works with. His clients live all across Ontario and some families reside outside of the province.

Bill lives in St. Catharines and enjoys curling and golf. He also gives back to his community by coaching in a local minor hockey association.

Investments and banking referrals are provided through IPC Investment Corporation, a Mutual Fund Dealers Association of Canada member. Insurance products are offered through the personal life insurance license of Brian Eckhardt.



Brian Eckhardt

Financial Advisor

Whatever your stage in life, you need the confidence that you're ready for anything that comes your way. We bring this peace of mind to our clients by taking an unconventional approach where product recommendations are secondary to what our clients hire us to do in the first place – creating a financial game plan.

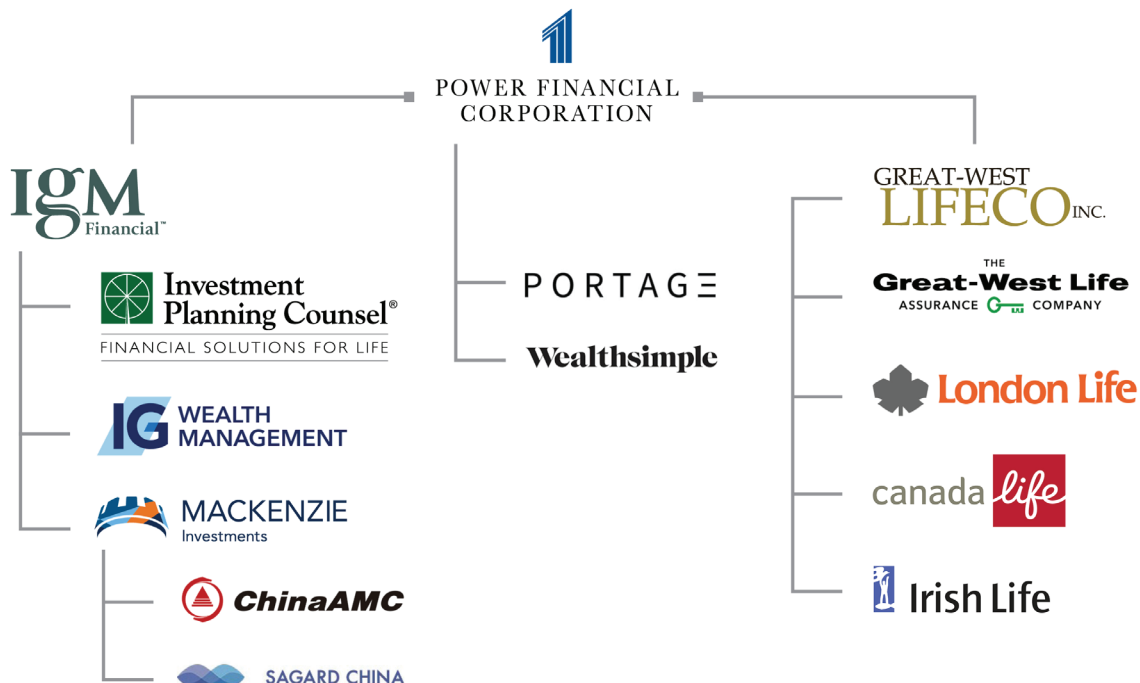
Since completing my business degree at Brock University (2003-2008), I've built an advisory practice helping clients and their families truly live their dreams. Through our partnership with Investment Planning Counsel (IPC), my team is able to provide unparalleled access – for both individuals and businesses - to industry leading investment managers, insurance companies and banking institutions as we implement the financial plans we build with and for our clients.

If you have any doubts whether or not you're working with the right Advisor, reach out by email to **brian.eckhardt@ipcc.org** and I'll send you a brochure with 10 key questions you should ask yourself to help find out.

Deeply committed to my profession, I am currently pursuing my Registered Retirement Consultant (RRC) and Certified Financial Planner (CFP) designations. But when I take my financial advisor hat off at the end of the day, my wife Reva and I have a blast raising our two kids (Norah & Isaac) from our home in Niagara Falls.

Proven expertise built on a solid foundation

When you consider that we're a member of one of the largest wealth management firms in Canada, it's easy to see how you'll be in good hands with Investment Planning Counsel.



Personal Wealth Management Strategy

OUR APPROACH

Through our disciplined process of wealth management, we help our clients to live their dreams.

As a team, our ultimate goal is to provide you and your family with a comprehensive and tailored strategy that can help you build your wealth and live your dreams.

We feel it's important to outline our unique Personal Wealth Management Strategy™ so you have a clear understanding of how our process works.

At its core, our approach to financial planning is simple: We start by examining all aspects of your finances and then we provide a road map to help you achieve your dreams.



STEP
1

DREAM PLAN

Wealth management is about more than just money; it's about achieving your dreams. The first step of your Personal Wealth Management Strategy is to establish a Dream Plan. Our team will work with you to understand your goals. Whether your dreams are small or grand, our primary focus is to help you achieve them. A Dream Plan will help us determine the path that will lead you to your financial goals. Throughout our relationship, we will review your progress against the personal investing benchmarks set out in your plan to ensure that you remain on track to live your dream as soon as possible.

"To invest successfully over a lifetime does not require stratospheric IQ, unusual business insight, or inside information. What's needed is a sound intellectual framework for decisions and the ability to keep emotions from corroding that framework."

– Warren Buffett

STEP
2

PORTFOLIO MANAGEMENT SYSTEM

The goal of portfolio management is quite simple – to achieve the best return on your investment for the level of risk acceptable to you. In other words, making a great return is only one part of the equation. We also take the time to explain to you the risks associated with each investment decision that you make.

When it comes to creating a portfolio design that is ultimately successful, our team starts by finding the right balance between:

- Asset Allocation (Equity, Fixed Income, and other asset classes)
- Geographic Allocation (Canada, U.S., and International)
- Style Allocation (Value and Growth)
- Market Capitalization (Small, Mid and Large Capitalization)

We then decide on the proper methodology to allocate assets in your portfolio.

How is success achieved? It requires access to a great deal of information on a regular basis. It requires expertise. And most importantly, it requires objectivity and discipline. The discipline to stay the course, based on a set and proven methodology for making investment decisions. However, we believe that to create the best long-term results for your portfolio, objectivity is key. That's where IPC really sets itself apart – our advisors are independent, so there is no obligation to recommend any one product over another. Our decisions are based entirely on what is best for you.

Our job is to help you to establish a sound intellectual framework so you can invest successfully over your lifetime.

STEP
3
RISK MANAGEMENT REVIEW

You can rely on us not only to examine the risks you and your family may encounter in achieving your financial goals, but also to create contingency plans should there be adverse circumstances.

Some of the risks we consider are:

Short-term cash What if an emergency struck your family? Could you come up with enough immediate cash without disturbing your long-term portfolio?

Critical illness What if you or your spouse were diagnosed with a critical illness and could no longer work? Where would your income come from? Who would pay the medical bills? What about ongoing treatment?

Disability What if you or your spouse suffered a long-term disability? Would the coverage from your work be enough? The Bank of Canada tells us “4% of all mortgage foreclosures in Canada were caused by the death of a breadwinner and yet 48% were caused by a disability”.

Premature death One risk we never want to consider is the death of a breadwinner. Yet what would happen? Is your current insurance enough to provide for your family? Is it the right type?

Long-term care What if you or your spouse needed long term-care? Do you have enough assets to provide the income necessary to pay for care in a long-term facility?

Any of these events would be difficult enough emotionally and financially. That’s where a Risk Management Review comes in. We look at each specific risk so we can make recommendations on how you and your family can navigate them in the event that they occur.

We believe that to create the best long-term results for your portfolio, an investment firm must be completely objective in the process of selecting its investment managers.

STEP
4

BANKING RELATIONSHIP REVIEW

As part of our process, we will review your current banking relationships to determine what aspects could be improved.

Until recently, this type of service was reserved for wealthy individuals with private banking relationships. Our company has streamlined the process to make it available to all clients, including you. This will ultimately help you get closer to living your financial dreams.

STEP
5

ESTATE AND TAX PLANNING

Have you thought at all about what will happen to your family when you're no longer around to take care of them? We analyze all your assets, both current holdings and anticipated growth, and formulate a plan to pass them on to your beneficiaries or to charitable organizations.

As part of this process, we help you complete what is called a "Will Companion". This document contains the details of your personal financial information that family members or professionals need to know in the event of death or incapacity.

The Estate Directory states your wishes and outlines assets, liabilities, account information, and whom to contact.

When you engage in our Estate and Tax Planning process, you can feel confident that:

- your estate value (after taxes) will be maximized.
- delays and stress will be minimized for family members.
- you will leave a legacy to your heirs as intended.

STEP
6

PROGRESS REVIEW

Once your Personal Wealth Management Strategy is in place, it's important to review your progress on a regular basis. At least once a year we will conduct a Progress Review that updates you on the following points:

- your stated dreams
- how your accounts are tracking to the personal investing benchmarks set out in your Dream Plan
- how your Portfolio Management System is performing against market and economic factors
- any changes to your personal situation
- next steps in your strategy

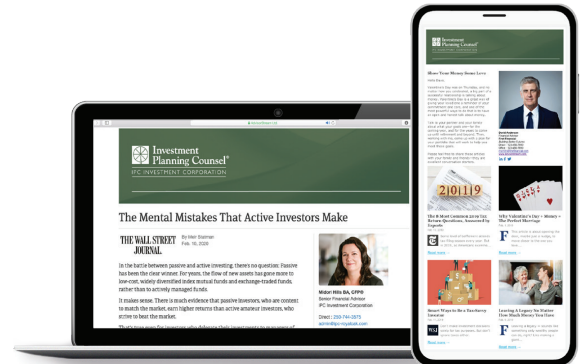
Other services you can expect

Regular updates on your finances

Quarterly, we will send you a summary of your situation in an easy-to-read format. We will also monitor your portfolio on an ongoing basis and suggest changes as required.

Constant communication

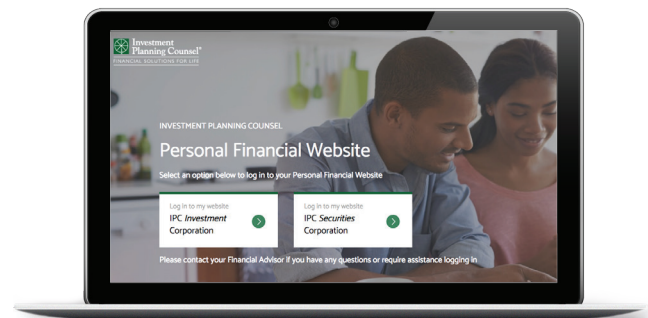
We make it a habit to keep in touch with you. We believe it's important to keep you up to date on all aspects of your wealth management strategy through tools such as our E-Wealth Report and Intelligent Investor newsletters, as well as Special Reports.



Personal Financial Website

For your convenience, you can access your fully consolidated investment account, 24 hours a day, 7 days a week, through your own personal website. This allows you to combine and simplify all your financial affairs into one web service for easy access. You will be able to use the site to:

- view your IPC accounts
- view all transactions from the previous 18 months, and
- access your account statements

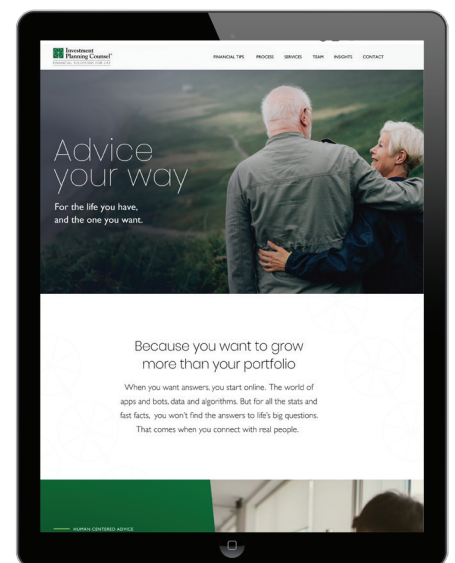


Annual progress reviews

We insist that we review your progress annually, at least, to ensure that you are on track in achieving your financial goals. We will schedule these reviews with you.

Excellent Service

As a client of IPC, you are not a number – but the reason for our existence. Day to day our goal is to deliver the best client experience in the industry. We consider you a client for life, and if we can improve our service, you should not hesitate to let us know how.



Care

We care about you and your family's financial wellbeing. Year after year you will receive professional advice on all aspects of your finances from someone who has a full understanding of your overall picture and needs.

Accountability

We work with our partner - IPC Portfolio Services to set high standards for our team and ensure that the companies we hire to manage your money remain accountable to strict guidelines. If they deviate, we will not hesitate to replace them.

Peace of Mind

You can feel confident and gain your peace of mind through our tailored approach in working with you.

We can offer you the following Products and Services

Investments and Savings

- High Yield Savings Accounts
- Guaranteed Investment Certificates (GICs)
- Mutual Funds & Segregated Funds
- RESPs, RRSPs, RRIFs & Group RRSPs
- Tax-Free Savings Accounts (TFSAs)
- Registered Disability Savings Plan (RDSP)

Insurance

- Life Insurance
- Critical Illness
- Group Benefits
- Mortgage Insurance
- Disability Insurance

Planning

- Financial
- Estate
- Retirement
- Tax
- Severance Consulting
- Business Owner Succession

Notes

Contact Us



We're happy to connect with you virtually, or in person. Simply let us know how you prefer to conduct business going forward.

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Fax: 905-646-0075
Email: info@ipcgreaterniagara.com
Web: www.ipcgreaterniagara.com
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 St. Catharines, ON L2N 7H8

A woman with shoulder-length, wavy brown hair is laughing joyfully, looking off to the right. She is wearing a light blue button-down shirt and a thin necklace with a crescent moon pendant. The background is a soft-focus outdoor scene at sunset, with trees and a building visible in the distance. The lighting is warm and golden, creating a bokeh effect in the background.

Enjoy the
rewards of
smart investing



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