WEALTH STEWARDS

Cunningham

SEEING BEYOND YOUR NUMBERS

WEALTH MANAGEMENT INSIGHTS

What a Portfolio Audit will provide:

WEALTH MANAGEMENT SERVICES

- Portfolio Management
- Risk Management/ Insurance Protection
- Tax Minimization Strategies
- Retirement Planning
- Wealth Transition/ Estate Planning
- Philanthropic Strategies
- Business Succession Planning

Investment management services are provided by best of breed independent portfolio managers selected by Wealth Stewards Inc. to meet the unique needs of individual clients.

- **An asset allocation suited to your age/ stage/return expectations**
- **Diversification across your total portfolio**
- **Tax efficiency across your total portfolio**
- **A risk profile suited to your volatility expectations**
- **Reasonable portfolio management costs**

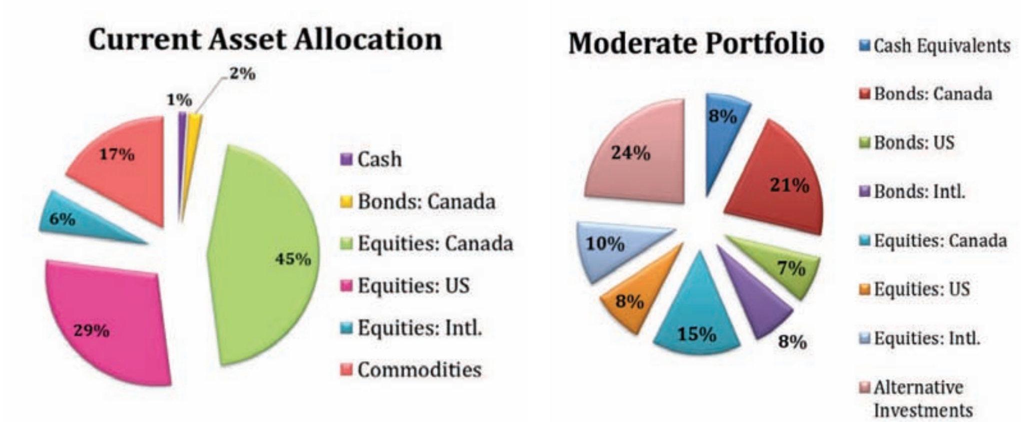
Portfolio Analysis and Commentary

Non-Registered Accounts						
Brokerage		Book Value		Market Value		Difference
RBC Dominion	$	884,654.08	$	865,290.46	$	(19,363.62)
TD Waterhouse Discount	$	525,899.05	$	510,100.20	$	(15,798.85)
TD Waterhouse PrivateClient	$	1,256,878.06	$	1,176,009.05	$	(80,869.01)
Trapeze Capital	$	135,672.09	$	128,600.29	$	(7,071.80)
	$	2,803,103.28	$	2,680,000.00	$	(123,103.28)
Registered Accounts						
Financial Institution		Book Value		Market Value		Difference
CIBC	$	213,000.00	$	198,000.00	$	(15,000.00)
TOTAL OF ALL ACCOUNTS	**$**	**3,016,103.28**	**$**	**2,878,000.00**	**$**	**(138,103.28)**

Current Account Status Commentary

- Fragmented across 4 different brokerages with no co-ordination evident between managers/accounts
- Duplication of security positions between various managers (eg. MFC, BNS, RIM)

Current vs. Recommended Portfolio Asset Allocation



- Significant over allocations to North American and commodity equities
- Under allocations in international, global and emerging markets equities, and fixed income; no allocations to real estate or alternative investments

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Current Situation

PERSONAL DETAILS	
Name	
Age	
Spouse's Name (if applicable)	
Spouse's Age	
Portfolio Assets	
Liabilities	
Estimated Net Worth	
Primary Objective of Portfolio	
What return do you believe you require for your primary objective to be met?	
What percentage fluctuation are you comfortable with to achieve your required return?	
Secondary Objective	
Current Income Needs	
Future Income Needs	
How Much?	
When?	
Current Liquidity Needs	
Future Liquidity Needs	
How Much?	
When?	