

HOW TO MAKE YOUR STRUCTURED  
FINANCIAL PLAN;  
My Wealth Management Solution



The McClelland  
Financial Group



ASSANTE CAPITAL  
MANAGEMENT LTD.

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# My Wealth Management Solution



*Managing your money and planning your financial security are not easy tasks. Time constraints, ever changing tax laws, a confusing assortment of investment options – all present roadblocks for most people in addressing their financial affairs in any effective and coherent way.*

*We'll simplify your life by guiding you through complex decisions in managing your evolving financial and personal needs.*

*who we are...*

In our view, you are far more likely to achieve your financial objectives with the help of sound professional advice, discipline and the benefit of a clear financial plan.

# Our Approach

## *simplify...*

As your trusted financial planner, our objective is clear - to simplify your and your family's financial lives.



## *our vision...*

Our approach is simple,  
yet effective.

To understand your  
current situation.

To be aware of your goals  
and dreams.

To create the plan to get  
you there.

To manage behaviours that could  
steer you off course.

**To attain your goals.**

# Our Values And Commitment

*our personal touch...*

As part of our core values, we offer you this commitment

1. We will meet quarterly or semi-annually to review your portfolio and financial plan. Your appointments will be preset in advance and you will receive a reminder prior to your meeting. As well, please feel free to call us at your convenience to set an appointment anytime in between.
2. Our team will return all calls and emails by the end of that business day.
3. We will constantly monitor your investments and look for opportunities to enhance your portfolio. **Our objectives are to maximize portfolio return and minimize portfolio risk.**

# Our Services

**The cornerstone to a successful financial future starts with a sound financial plan.** We provide our clients not only with Investment Planning but also with Insurance, Tax and Estate Planning.

It is not enough to create a plan and hope for the best. The plan's success is determined by the maintenance and review of its many elements. The McClelland Financial Group uses a unique proprietary tool called **My Dashboard™**.

Each element of our clients' financial plan is tracked on their personal dashboard.

## 1. *My Goals™*

To achieve a complete understanding of your current goals and dreams for you and your family. We use our My Goals™ tool to assist you in determining and prioritizing each of your main financial goals including retirement income needs, travel budget, savings, debt reduction and estate goals.

## 2. *My Financial Plan™*

It is important for us to understand your core values before developing a financial plan. By forming the foundation of our relationship, we can understand exactly what you want, and you understand how we will get you there. My Financial Plan™ is a detailed picture of your current financial situation. Using our cash flow based software we outline a detailed strategy to assist you in meeting your goals.

### *3. My Balanced Portfolio™*

My Balanced Portfolio™ begins with a detailed personal risk analysis. This analysis is followed by the creation of a personalized Investment Policy Statement which outlines how your investments will be managed and will include your time horizon, income needs, liquidity requirements and your portfolio risk profile. We will also provide you with a Portfolio X-Ray to help you understand exactly how you are invested.

### *4. My Tax Plan™*

My Tax Plan™ starts with a review of your previous year tax return and Notice of Assessment. By analyzing these documents, we often uncover strategies that can save you and your family thousands of dollars annually. We also complete a tool we've created, My Income Tax Minimizer™, that ensures you are not over paying in taxes. This also includes a 40 point checklist (My Income Tax Minimizer™) that ensures you're paying the least tax allowable by law.

### *5. My Estate Plan™*

My Estate Plan™ consists of a review of your current Will and Powers of Attorney (both personal and property). It also includes a detailed analysis of your estate's projected end value and future liability. We arrange your estate to offset the impact of taxation and to protect your family's important assets. By doing so, you will be able to endow meaningful legacies to succeeding generations and to your community.

# Financial Planning Tool

## 6. *My Final Wishes™*

My Final Wishes™ consists of unique and personal instructions you would like to provide upon your passing. Although not a formal document The Final Wishes™ provides a moment of clarity at a time where judgements can be clouded.

## 7. *My Education Plan™*

My Education Plan™ *consists of an analysis of the savings required to fund your children or grandchildren's post secondary education. Plus we complete an annual evaluation of your portfolio asset mix using the Education Mix Calculator™.*

## 8. *My Safety Net™*

My Safety Net™ consists of a detailed review of your risks for life disability, critical illness, long-term care and insurance.

## 9. *My Family and Friends™*

My Family and Friends™ consists of a periodic review of your family and friends, to see who may require assistance.



# Unique Fee Based Approach To investing

## *advantages...*

**Lower Fees** - By using a fee based approach, we remove the retail costs that are usually involved in running a portfolio. Many times this has led to a 40% reduction in the overall cost of managing a portfolio.

**Transparency** - The costs involved in running your portfolio as well as our compensation are not hidden within your portfolio. These costs are visible and reported to you.

**Tax Deductibility** - As your non-registered accounts are transparent, they also may help with tax deduction.

**Fee Reduction** - Your portfolio fee percentage decreases as the value of your portfolio increases.

**Family Rates** - Creating a family group with other family members allows for a discounted fee rate for the entire family.

**No Product Ties** - We do not have any ties with any of the investment products we recommend to clients. Using a Fee Based Account approach also means we are not compensated by any mutual fund companies which allows us to remain absolutely objective in our recommendations at all times. Our interest is in what is going to provide you with the most cost efficient growth within your portfolio.

**Aligned Interests** - The only way to increase our revenue is through the growth of your portfolio which puts our interests in line with yours.

**Liquidity** - We have chosen not to recommend investments with associated redemption costs which means our clients are never locked into any particular investment.

## Rob McClelland, HBA, R.F.P., CFP



### SENIOR FINANCIAL ADVISOR

Vice President

Co-Branch Manager

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Offering a thorough understanding of the diverse needs of the professional, business and retired client, Rob McClelland's background includes attending the University of Western Ontario where he entered the highly regarded Richard Ivey School of Business. He graduated with an Honours degree in Business Administration in 1984 and then spent six years with a major Canadian retailer achieving the level of Senior Executive. Becoming a Financial Advisor in 1991, Rob has gone on to build a solid practice based on consistent effort and a reputation for outstanding service. He currently administers over \$200 million on behalf of his clients. He is currently a director for both the Muskoka Lakes Association and Muskoka Lakes Golf & Country Club. Rob resides in Richmond Hill with his wife Ingrid and their 3 children. He has been a volunteer coach for his children in both hockey and soccer.

## Michael Connon, BSc., CFP



### SENIOR FINANCIAL ADVISOR

Co-Branch Manager

905 771 5200 Ext. 233

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Mike has been Rob McClelland's business partner since 1994. A graduate of the University of Western Ontario with a Bachelor of Science, Mike also holds the designation of Certified Financial Planner as well as his Certification in Advanced Estate Planning and Strategies. Mike shares the McClelland Financial Group's commitment to helping clients achieve financial independence and peace-of-mind. Mike resides in Aurora with his wife Ginny and their two young children. In his spare time, he enjoys playing his guitar and attending his son's soccer games.

## Carlo Cansino, B.Com., FMA, FCSI, CFP



### FINANCIAL ADVISOR

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A graduate from Canada's accredited Wilfrid Laurier University, Carlo joined The McClelland Financial Group of Assante Capital Management Ltd. as a Financial Advisor in 2010.

Carlo has achieved several industry designations such as the Financial Management Advisor and "Fellow of the Canadian Securities Institute", regarded as the highest honour and most senior credential in Canadian financial services. He is also a Certified Financial Planner ("CFP"), the international standard at which Financial Planners are measured. The CFP designation is administered by Financial Planning Standards Council (the foremost authority for the financial planning profession in Canada).

Carlo has been an active contributor of peer-counselling groups, boosting health awareness on University campuses. A love for organized basketball, Carlo enjoys a vast array of sports. His passion for competition carries over into charity work as he has participated in numerous runs, basketball tournaments and a triathlon to support several charitable organizations. Carlo lives in Stouffville with his wife and two children.

# Assante Wealth Management

*Our mission is to simplify and enhance the lives of our clients. We do this by providing integrated financial and wealth management solutions that are tailored to each individual's unique goals. To help achieve this objective, The McClelland Financial Group relies on Assante Capital Management Ltd, a part of the Assante Wealth Management family, a leader in building wealth for Canadian families and businesses.*

*Assante was a pioneer and continues to be a leader in delivering integrated wealth management solutions. We believe that clients are better served by a comprehensive approach to planning that incorporates all aspects of their financial lives— risk management, estate planning, tax planning, as well as investment management through proprietary solutions.*

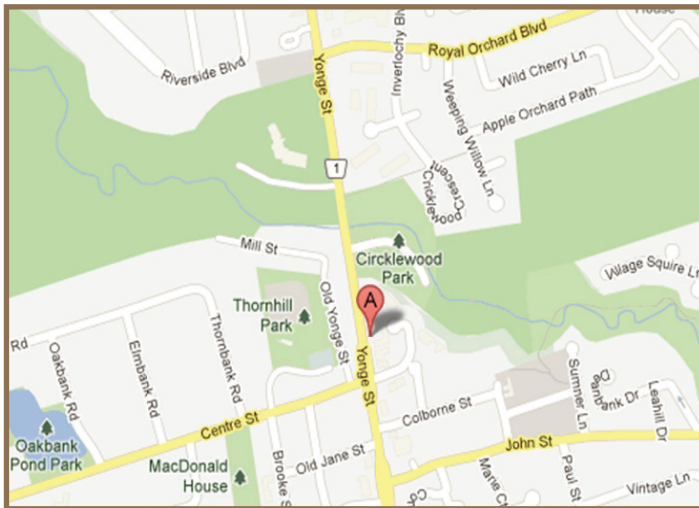
*Our parent company, CI Financial Corp. (TSX: CIX) is a diversified wealth management firm and a true success story. Since its founding over 40 years ago, CI has grown into one of the top three firms in its industry. CI became a public company in 1994 and has established a record of success throughout its history. CI is partially owned by Scotiabank, one of North America's premier financial institutions and Canada's most international bank.*

**You can visit Assante's website at [www.assante.com](http://www.assante.com)**

# Our Office

*heritage house...*

*Our office is centrally located in Thornhill, Ontario. Our historical home overlooking Yonge has been converted into office space and has ample free parking for all our clients.*



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For more information,  
please visit our website at [www.tmfng.ca](http://www.tmfng.ca)

Assante Capital Management Ltd. is a member of the Canadian Investor Protection Fund and is registered with the Investment Industry Regulatory Organization of Canada.