

All Graduates have confirmed in writing their adherence to the **Code of Conduct** outlined below

The Member **Code of Conduct** can be summed up in the following five Principles of the EPC obligations:

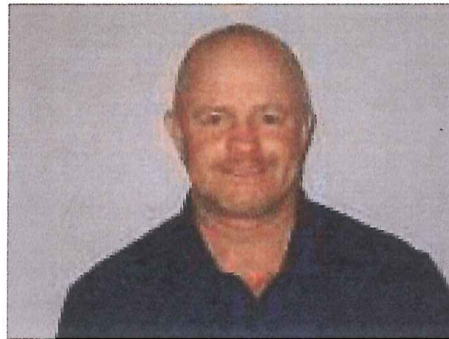
- ◆ At all times, I will put my Elder client and prospect's interests above my own.
- ◆ At all times, I will keep my recommendations for Elders current through continuing professional education.
- ◆ At all times, I will charge a fair and reasonable fee to Elders based on the amount of time and skill required, if I am on a fee for services basis.
- ◆ At all times, I will abide by the letter and spirit of the law or any regulations applicable when interacting with Elders.
- ◆ At all times, I will remember to give my Elder clients and prospects the same service that I would provide for myself if the circumstances were the same.

Are you apart of Canada's Largest growing Elder PopulationSegment?

If you are, then you owe it to yourself to deal with an Elder Planning Counselor– EPC

An Individual who is educated in the issues, important to YOU!

Meet Your Local Elder Planning Counselor



Mr. Dave Hagerman, EPC
Canwealth Financial Services

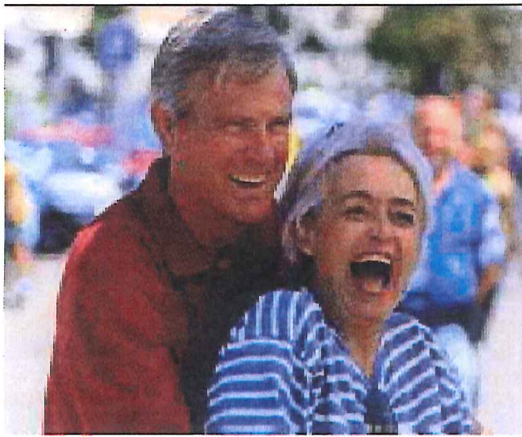
739E Arlington Park Place
Kingston ON K7M 8M8

Phone: 613-634-9706

davehagerman@canwealth.com
www.canwealth.com

Introducing





Elders appreciate Professionals who:

- ◆ Know the issues and alternatives that are important and unique to senior life.
- ◆ Respect their circumstances and confidentiality.
- ◆ Provide guidance and assistance with the elder's best interests in mind
- ◆ Accommodate their physical and health challenges such as illnesses, vision or hearing impairment that may be present when speaking with them.

Our Beliefs

The Canadian Initiative for Elder Planning Studies believes that working with the maturing client involves a “**total needs approach**”.

These needs evolve from an individual's wage-earning years and continue to change as **you** move through elder life.

Our Elder Planning Counselor “**EPC**” curriculum is a comprehensive Education Program designed to recognize these needs and provide North America's elder citizens with the essential knowledge and tools that are necessary to effectively develop trust and money saving practical solutions.

The education continues long after the EPC graduate receives their designation. The EPC professional is expected to continually update their education.

How does the EPC Graduate become qualified to use this Designation?

All EPC's are professionals who have completed an intensive training course involving the most comprehensive, up-to-date education content available pertaining to Canada's elder population.

The Education includes the evolving and specialized needs of Canada's citizens as they age. Nationally recognized, highly regarded educators deliver the educational instruction and content in classroom form.

The faculty consists of **nationally acclaimed** Lawyers, Caregivers, healthcare Professionals, Registered Nurses, Financial Advisors, Long-term Care Specialists, Professional Communicators, Occupational Therapists & more.

You owe it to yourself to consult an EPC before spending or investing another nickel!