

Can Wealth
Financial Services

Financial Focus



Mutual Funds Through

INDEPENDENT
PLANNING GROUP INC. **I**

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Introduction

- A solid financial future is achievable by formulating a plan with your advisor which focuses on your financial priorities based on different stages of your life. Starting a new job, marriage, family, divorce, retirement, death and estate preservation are important achievements that require a comprehensive financial plan.
- Your investment professional will create an effective wealth building strategy giving you financial security for each phase of your life.

Employment

Upon completion of your education, you begin your career. Time is on your side and with an effective investment plan you are taking control of your financial future.

Do you have adequate life insurance coverage?

Upon death adequate life insurance is crucial to cover your current liabilities, such as student loans.

Have you started saving for your retirement?

Contributing to an RRSP plan early has many benefits, contributions grow within the plan tax free, tax receipts for contributions are issued annually reducing your taxable income. If you are planning to purchase a home you may withdraw a portion of your RRSP tax free, to a maximum of 20,000, under the homebuyers plan.

Marriage & Family

Focusing on your financial goals and making informed decisions are instrumental in achieving an effective investment plan that will protect you and your family.

Do you have adequate life insurance protection to cover your debt and look after your family?

Life is busy and often we do not contemplate the financial burden our death would have on our family. Insurance coverage protects your family by providing a tax free lump sum payment to your beneficiary(ies) upon death. This would allow them to pay off debt and maintain the same standard of living.

Are all of your RRSP's beneficiary designated?

By listing your spouse as a beneficiary on your RRSP plan upon your death proceeds are rolled over tax free to your spouse.

Will your children attend college or university?

By setting up an RESP plan and making monthly contributions you can start saving now for your children's education.

Separation/Divorce

In the event of a marriage breakdown seeking professional financial advice is integral in achieving your individualized financial future.

Do both parties have adequate life insurance protection to meet the needs of your children?

Divorce raises many issues, and one that should be of primary concern is adequate insurance coverage to protect your children and their future.

Has an uncontested separation settlement agreement been achieved?

By reviewing your financial status upon separation date, you will need to determine what you have and what your future needs will be and how to establish a personal financial plan for your future. The division of assets creates a need for guidance to determine how best to assist with debt, insurance, investments (RRSP, RESPs etc.)

Assets and Pensions are another area of focus, each situation has unique needs that must be addressed.

Retirement

A solid investment strategy has enabled you to achieve your financial planning goals and retire.

Will you have adequate income to maintain your current standard of living once you retire?

Years of hard work and planning has enabled you to build retirement wealth. Your current portfolio will need the stability and adequate growth potential to meet your future income needs.

Will your retirement plan be depleted if you become ill and are placed in a long term care facility?

A long-term care insurance policy will protect your wealth by providing you with a monthly benefit payable if you require facility care.

Death

When you are faced with the death of a loved one, several issues and concerns are raised in reflection of your financial situation.

Have you made the arrangements for a proper will and/or Final Testament?

Proper planning of your estate starts with a professional drawn Will, Powers of Attorneys and living Wills. This ensures that your wishes will be fulfilled. Preplanning includes the following:

- *Children's needs*
- *Special needs*
- *Trusts*
- *Executors*

Have you experienced the loss of a spouse/partner?

During the difficult time of a death many financial decisions must be made. As this is an emotional time, it is important to consult your Financial Advisor for guidance and advice on these issues.

Estate Preservation

Focusing on an estate preservation plan will ensure your wealth is protected from income tax and probate taxation upon death.

Have you listed named beneficiaries on all of your registered investment plans?

If you have not listed beneficiaries or have named your estate as beneficiary, upon death, your investment plan will be cashed and the proceeds will be added to your estate and subjected to probate tax.

Do you have adequate life insurance coverage protecting your wealth from the tax liabilities your estate will incur upon death?

Investments made in life insurance policies are protected from taxation and upon death and the proceeds will be distributed to your named beneficiary tax free.

TD Mutual Funds

five minutes with...

NAME: Dave Hagerman

POSITION: President

COMPANY: CanWealth Financial Services Ltd.

LOCATION: Kingston, Ontario



Being in the financial services industry for 21 years, Dave Hagerman, President of CanWealth Financial Services Ltd., doesn't focus on a specific client niche. In fact, he doesn't believe in turning clients away, which explains his diverse clientele. As a result, his company has over 1,000 clients with 10 affiliate advisors and he says that staying in touch with his clients on a regular basis is important to keeping them happy.

Q. During your first encounter with a new client, what process do you work through to help obtain the information you need?

A. I have devised a system—I call it the client interview kit—and that system collects all the information I need, right from the roots of my clients—who they are, how many children they have and what they're trying to accomplish—to collecting information for networking purposes. Clients who go through this planning process know that I'm not just there to sell a product. What I'm trying to do is work with them and help them solve their problems.

Q. What attributes do you think make you stand out from other advisors?

A. When clients come to me, they get a lot more than just a product. I listen to what people say, and I take my time with each client. I'm knowledgeable about both products, insurance and

investments and provide value added service to all of my clients. I am well known in the community, and network with many professionals—lawyers, mortgage professionals, general insurance agents. I know who is reasonable and trustworthy, and I refer clients to those professionals who, in turn, send referrals my way.

Q. What's your secret to retaining clients, especially when the market is so uncertain?

A. Building a financial fence around your clients is key to maintaining their loyalty. If you don't build a financial fence—a network of professionals for your clients' every need—somebody, like me, is going to come by and take that business away. Through networking, I can pick the best companies in every area to assist my clients, whether it's for disability, life insurance, critical illness or investments. Building a financial fence around your clients is highly effective in client retention.

Q. What special tools do your clients have access to?

A. My Web site (www.canwealth.com) is completely interactive with my clientele. Clients can view their accounts through a special password system—any day, anytime and from anywhere in the world. I post reports on the Web site, links to the financial world, daily stock market

activity, different product lines and my booklet, which explains some of the products we sell and why. I e-mail many of my clients their commentary reports. I also use the TD's Advisor Web site, www.tdadvisor.com extensively because of the wealth of third-party information.

Q. What is the key to helping your clients survive market volatility?

A. Clients are worried about the markets and staying in touch with them is important. Never ignore your clients. I have clients call me all the time. Some advisors might pass them over to their assistants, but I ask my clients to come into my office to talk. Clients need to understand that if they're in solid investments, within a diverse portfolio, they should stay with them and not move them around. As an advisor, you should see your clients on a regular basis—try to meet every four or six months, if possible—and keep the lines of communication open.

** The recommendations and opinions expressed are those of Dave Hagerman and CanWealth Financial Services Ltd. and do not necessarily reflect those of TD Asset Management and are not specifically endorsed by TD Asset Management Inc.*



Asset Management

*Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed or insured, their values change frequently and past performance may not be repeated. Available through TD Investment Services Inc. (principal distributor), TD Waterhouse Investor Services (Canada) Inc. (member CIPF) and independent dealers.

**The statements and statistics contained herein are based on material believed to be reliable but we cannot guarantee it is accurate or complete. Articles are not intended to provide individual advice. This article is published on behalf of TD Asset Management Inc. and is for information purposes only. Particular investments or trading strategies should be evaluated relative to each individual's objective. TD Asset Management Inc. is not liable for any errors or omissions in the information or for any loss or damage suffered.

**Source: This was a featured article published by TD Asset Management for the TD Performance Magazine in 2002.*

Press Release



Contact: David R Hagerman EPC, 1-613-634-9595, or
davehagerman@canwealth.com

LOCAL INTEREST

“David R Hagerman EPC” Qualifies as Charter Member of “Elder Planning Counselor” Program

TORONTO, ON – A newly created designation, offered nationally, was conferred on “David R Hagerman EPC” after successfully completing an intense and rigorous test of knowledge regarding current seniors issues. The “Canadian Initiative for Elder Planning Studies” (CIEPS) course has been created to establish a standard of service to seniors for all professionals and business people in providing seniors with high quality services and products that best suit their lives and circumstances. The “Elder Planning Counselor” (EPC) designation will immediately help seniors identify the business people and professionals who have a special interest and proficiency in dealing with them and their needs.

“Studies show that seniors want advisors who understand their life issues, alternatives and concerns, who respect their circumstances and experiences and can accommodate their physical and health needs. The EPC is the first Canadian professional development standard for elder education,” says Thomas Miller, President of CIEPS.

Achieving this designation is a distinguished career milestone, attained only by those who have demonstrated proficiency in all relevant programs about seniors issues, including aging, health issues, financial planning considerations and long term care as well as end of life issues. This makes the “EPC” a new and valued counselor to seniors, regardless of the service or product they provide.

The ‘Canadian Initiative for Elder Planning Studies’ is an educational program designed by Pro-Seminars International, a Canadian leader in continuing education programs for financial advisors.

Client Profile



PERSONAL INFORMATION

Mr. Mrs. Miss. Ms. Dr. Company / /
M D Y
Date of Birth

Last Name First Name & Initials

Address City Province Postal Code -
Social Insurance Number

Residence Phone Other(business, cell, pager) email

SPOUSAL INFORMATION

Mr. Mrs. Miss. Ms. Dr. Company / /
M D Y
Date of Birth

Last Name First Name & Initials

Address City Province Postal Code -
Social Insurance Number

Residence Phone Other(business, cell, pager) Email

DEPENDENTS (Children, Elderly)

1. _____ Birth date (m/d/y) _____ Male Female

2. _____ Birth date (m/d/y) _____ Male Female

COMMUNITY CLUBS AND ORGANIZATIONS

1. _____ 3. _____
2. _____ 4. _____

ADVISORS

Lawyer _____ Accountant _____
Tax Payer _____ Power of Attorney _____

EMPLOYMENT INFORMATION

Title _____ Organization _____ Years _____
Address _____ Phone _____
Email _____ Fax _____ Annual Income \$ _____

SPOUSAL EMPLOYMENT INFORMATION

Title _____ Organization _____ Years _____
Address _____ Phone _____
Email _____ Fax _____ Annual Income \$ _____

Client Profile



CASH FLOW ANALYSIS

Monthly Income Statement (Employment, Pension, Investment)

	Annual	Monthly Gross	Monthly Net
Self	\$ _____	\$ _____	\$ _____
Spouse	\$ _____	\$ _____	\$ _____
Other Income	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
Total Net Monthly Income	\$ _____		

Monthly Expenses	Self	Spouse	Total
Regular Savings	\$ _____	\$ _____	\$ _____
Payment on loans & debts	\$ _____	\$ _____	\$ _____
Mortgage (Principal & Interest)	\$ _____	\$ _____	\$ _____
Groceries (Food, cleaning, supplies, etc.)	\$ _____	\$ _____	\$ _____
Clothing	\$ _____	\$ _____	\$ _____
Shelter (Rent, repairs, taxes, insurance, utilities)	\$ _____	\$ _____	\$ _____
Transportation	\$ _____	\$ _____	\$ _____
Insurance Premiums	\$ _____	\$ _____	\$ _____
Direct Medical/Dental	\$ _____	\$ _____	\$ _____
Recreational/Education	\$ _____	\$ _____	\$ _____
Miscellaneous (donations, dues, childcare, alimony)	\$ _____	\$ _____	\$ _____
Total Expenses	\$ _____	\$ _____	\$ _____
Uncommitted Income	\$ _____	\$ _____	\$ _____
Amount willing to commit to goals	\$ _____	\$ _____	\$ _____

COMMENTS _____

Client Profile



ASSETS

RRSP's	PLAN TYPE	AMOUNT	INSTITUTION
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

OPEN-NON REGISTERED OWNER	PLAN TYPE (JOINT/INDIVIDUAL)	AMOUNT	INSTITUTION
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

PENSIONS - OWNER	PLAN TYPE	AMOUNT	INSTITUTION
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

IMPORTANT RENEWAL DATES

MORTGAGE RENEWAL DATE: (M/D/Y) _____

CAR INSURANCE RENEWAL DATE: (M/D/Y) _____

HOME INSURANCE RENEWAL DATE: (M/D/Y) _____

G.I.C. INVESTMENT RENEWAL DATE: (M/D/Y) _____

Client Profile



REAL ESTATE

PROPERTY DESCRIPTION	MARKET VALUE	MORTGAGE AMOUNT	INSTITUTION
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Is your mortgage insured?..... Yes No

LOAN/LINES OF CREDIT

AMOUNT OWING	AMOUNT	INSTITUTION
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

CREDIT CARDS

AMOUNT OWING	INTEREST RATE	CREDIT CARD COMPANY
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Client Profile



LIFE INSURANCE POLICIES

NAME OF INSURED	TYPE OF COVERAGE	INSURANCE COMPANY
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

DISABILITY COVERAGE

NAME OF INSURED	BENEFIT AMOUNT	INSURANCE COMPANY
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

CRITICAL ILLNESS COVERAGE

NAME OF INSURED	BENEFIT AMOUNT	INSURANCE COMPANY
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

LONG-TERM CARE

NAME OF INSURED	BENEFIT AMOUNT	INSURANCE COMPANY
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

CLIENT INFORMATION REQUEST

Below is a list of information that you are required to bring to our initial appointment. Any personal information disclosed to CanWealth Financial is held in the strictest of confidence.

Client Name _____ Phone _____

REQUIRED INFORMATION

- | | | |
|---|------------------------------|-----------------------------|
| 1. Originals of any personal insurance policies (mortgage, life, car, home, disability) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. RRSP contribution limits (Your most recent Revenue Canada Assessment form) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Employment retirement packages and group benefit plans | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Personal RRSP's (Individual Plans and Spousal RRSP Plans) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Non-registered Assets (including GIC's investments, Bonds, Saving Account) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 6. Major Credit liabilities (Credit cards, loans, credit lines, etc.) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 7. Home and other property (purchase and present value) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 8. Outstanding Mortgage balances, current mortgage statement | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 9. Business Assets you own | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 10. Wills and Powers of Attorney | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Financial Review List

Our financial planning review has revealed that you require the following information to be completed before our next meeting.

Client Name _____ Phone _____

REQUIRED INFORMATION	DEADLINE DATE	TASK COMPLETED	
1 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
2 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
3 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
4 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
5 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
6 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
7 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
8 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
9 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>
10 _____		Yes <input type="checkbox"/>	No <input type="checkbox"/>

Client Disclosure

Date: _____

Client Name: _____

I represent 10 insurance companies, but I place the majority of my business with Empire Life and RBC Life Insurance Company for life insurance products and Great-West Life for Group disability products. Most of my Critical Life insurance business is placed with Empire Life, RBC Life and Industrial Alliance. I am associated with Qualified Financial Services and my Mutual Fund Dealer is Independent Planning Group Inc.. I represent 14 mutual fund companies and place the majority of my client's investment business with TD Mutual Funds.

If you choose to purchase an insurance product or mutual fund investment through me, I will be paid by the company that offers that product. I am compensated by a sales commission at the time of sale, and may receive a renewal < **or service**> commission for insurance if you keep that policy and trailer fees for investment products.

I may also be eligible for additional compensation, such as bonuses, or non-monetary benefits, such as travel incentives, depending on various factors such as the volume or persistency of business that I place with a particular company during a given time period.

Should you require additional information about my qualifications or the nature of my business relationships, I would be pleased to assist you.

I am licensed as a life and health insurance agent in the province of Ontario and licensed/registered to sell Mutual Funds including Labour Sponsored Funds in the province of Ontario.

Acknowledgement

I, _____ have been informed of, and understand the implications of this disclosure including any conflict of interest or potential conflict of interest associated with Dave Hagerman or Steven Hagerman in relation to any recommendations made.

Signature of Client

Signature of Agent

Date

Date

Policy Delivery

Company _____

Policy Number _____

Date Received. _____

Received By _____

Signature _____

Agent Signature _____

Notes: _____

Referrals

Referrals provide an important method for us to offer our professional services to your family, friends and associates. In a world where financial advice is essential in establishing a healthy balanced portfolio we appreciate your recommendations of CanWealth Financial Services. If you are aware of any individual(s) who have specific needs in this area we would be willing to assist them. Please provide their contact information.

Name: _____
Address: _____
Phone: _____ *Topic of Interest:* _____

Name: _____
Address: _____
Phone: _____ *Topic of Interest:* _____

Name: _____
Address: _____
Phone: _____ *Topic of Interest:* _____

Name: _____
Address: _____
Phone: _____ *Topic of Interest:* _____

Name: _____
Address: _____
Phone: _____ *Topic of Interest:* _____

Fees

Once a client invests through our firm and an agreement has been established, the mutual fund company used will compensate our dealer and the dealer in turn will compensate us the advisor. Clients can transfer funds within the same fund group without incurring any fees. However, should a client transfer in cash to a different fund company, this transaction would result in a new DSC schedule with no up front fees. Typically this fee is reduced to 0% over a six year period. Clients are entitled to a 10% free unit withdrawal each year.

An alternative fee option is a front end charge of negotiated percentage usually 0-5% up front of the original amount invested. It is not our standard practice to charge a fee for this option. CanWealth would also receive a trailer fee of approximately .50% to 1% on a monthly basis.

We also receive compensation through referrals. It stands tested and true that "word of mouth is your best advertisement", and we value what our clients have to say.

INTERNET ONLINE CLIENT ACCOUNT ACCESS

www.canwealth.com

Name: _____

1. Go to.....www.canwealth.com

2. Click on Client Login Icon

3. Enter Your Login

4. Enter Your Password:

Congratulations!

You may now view your accounts anytime.