Our commitment to you.

To take care of your financial well being, we will

- Learn what your current needs and goals are
- Help you understand your existing situation and holdings
- Analyze your circumstances and compare them to your goals
- Understand your comfort level around risk
- Make recommendations based on your needs and goals
- Prepare your personalized financial strategy
- Monitor your plan regularly to ensure it stays on strategy
- Help you plan for your retirement
- Provide banking and borrowing solutions based on your needs and goals
- Provide will and estate planning strategies based on your needs and goals
- Provide income and asset protection strategies for you and your family based on your needs and goals

To keep you well informed, we will

- Educate you regarding your investments
- Be available to answer your questions
- Provide you with timely updates on your holdings
- Send you account statements and trading confirmations
- Provide you with year end tax reports
- Provide you with online access to your accounts
- Provide you with research from our experts

It's about building relationships for life.
As we work together, you may find different needs arise, a new goal surfaces or your circumstances change. When this happens, it's in your best interest to let us know. Ensuring we always have the most current understanding of you means we can do the best job possible.

ScotiaMcLeod™

THE RITCEY TEAM
at ScotiaMcLeod