



# Our Service Commitment

Our team of Investment Counsellors and Analysts are committed to providing you with a holistic, diversified and **personalized** investment experience. Our goal is to **make it matter** because your investments mean more than just a rate of return. Your goals, whether they are focused on ensuring a comfortable retirement, growing a business, taking care of later generations or something more intangible, must shape what we do.

Our goal to make it matter requires more than a few signed forms and a transfer of money. It requires us to understand you and that's why we strive for regular communication.

We pride ourselves on being one of Alberta's only independent portfolio managers. We commit to remaining independent and free from corporate influence or bottom-line objectives. It is your needs that will always drive our decisions and practices.

## WEALTH MANAGEMENT THAT MATTERS

### Professional Portfolios

Solid Risk-Adjusted Performance

Intelligent Diversification

Fair and Transparent Fees

### Professional Counsel

Retirement & Estate Planning

Wealth & Tax Planning

Annual Client Review Meetings



QUBE  
INVESTMENT  
MANAGEMENT

# What's the difference between a **Financial Advisor** and an **Investment Counsellor**?



## A Financial Advisor...

- ✓ Registered as a financial broker
- \$ Commissions on product/ investment sales
- ♥ No fiduciary duty/ legal obligation to act in your **best** interest

Nearly anyone can call themselves a financial advisor, with minimum qualifications required. Consequently, it's important to be careful when selecting a professional to help grow and protect your wealth. Certainly, there are many financial advisors that are looking after their client's best interests, but the industry does not mandate that they do so. The regulatory benchmark is "appropriate" rather than "best", which can lead to conflicts of interest.

An Investment Counsellor (IC) is a registered professional, accredited under the provincial securities commissions. Investment Counsellors are a true fiduciary and as such are legally bound to act solely in the best interests of their clients. Unencumbered by alternative motivations, your Investment Counsellor works with you to delve deep into your unique, personal circumstances and investment preferences, considering your specific financial goals, risk tolerance and ongoing needs.

## An Investment Counsellor...

- Registered as a portfolio manager ✓
- No personal commissions on trades/ product sales \$
- Legal obligation to act in your best interest ♥
- Extensive education -MBA, MA, CFA, etc. 🎓



## Semi-Annual Investment Commentary

Twice a year, you will receive commentary on the current markets, our performance and our narrative in how we plan the best way to manage your wealth in constantly changing environments. Written and designed by us, our goal is transparency and connection.

## Quarterly Performance Review Reports

To ensure that you are regularly updated on the state of your portfolio and how it is performing compared to the markets, you will receive a performance report every three months. We want to ensure that you are informed when it comes to your wealth.

## Annual Meetings

This commitment is our favorite, as it allows us to get to stay up to date with you and how your wealth matters to you. We want to know your plans and dreams because we want to help you get there. We want to ensure that we have at least one meaningful discussion with you per year.

## To Maximize Your Wealth...

### Retirement & Estate Planning

Retirement is a big change in anyone's life; it can be uncertain, it can be nerve-racking, and it can be hard to talk about. We believe it should be exciting and something you look forward to. Many clients find that talking about and planning for retirement can relieve the stress associated with retiring. With the right information, your counsellors can help you navigate the uncertainty with careful retirement modelling and estate reviews.

### Tax Planning

There are only two certainties in life: death and taxes. While we can't avoid either, good planning can lessen or defer certain taxation. We don't just invest your money; we invest it strategically. Different accounts have different tax implications, we allocate your assets to each account in the most tax efficient manner.

### Wealth Planning

Wealth and tax planning go hand in hand, and we offer many strategies in optimizing both. Our annual meetings help us to scope your circumstances and put together a strategy that is customized for you. Whether it be opening a spousal RRSP, creating an Individual Pension Plan or merely changing your portfolio asset allocation as you are nearing retirement, it is all case-by-case.

### Competitively Low Fees

Low and transparent, our management fees are based on a percentage of the assets you hold with us. We pass on our economies of scale to you; our tiered fee schedule allows us to move you into lower-fee brackets as you increase your wealth with us. There's nothing hidden in the fine print.