
OUR
PROMISE
TO YOU
CI ASSANTE
WEALTH MANAGEMENT

“Advice is as good as the person who gives it.
Therein lies the secret of our success.
And of yours.”

Sean Etherington
President, CI Assante Wealth Management

ASSANTE WEALTH MANAGEMENT

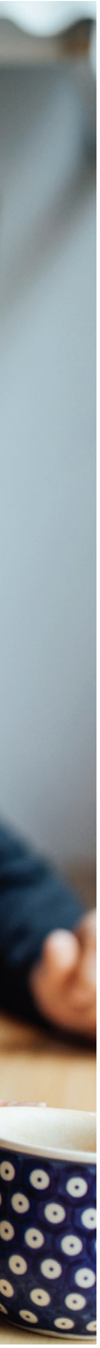
We take a complete approach to the wealth planning needs of our clients.

We believe Canadians, their families and their businesses are best served through a comprehensive and cooperative strategy, which helps them achieve their life and legacy goals.

What truly sets Assante apart and distinguishes the quality of our advice, is the quality of our advisors. As one of the largest independent advisory networks in Canada, Assante has an enviable roster of respected, knowledgeable and dedicated advisors who have the expertise to guide their clients through all the complexities their wealth may bring.

Be well-advised is our promise to you.


BE
WELL-ADVISED



THE ASSANTE ADVISOR

Choosing a financial parter is one of the most important decisions you will ever make for yourself and for your family. Your whole future depends on it.

That's why so many astute Canadians choose Assante. There is tremendous advantage to having one contact for all your wealth management needs — an expert who is intimately acquainted and personally in touch with every detail of your family's financial affairs.

Assante advisors have the knowledge, strategies and support to serve the increasingly complex demands of successful clients. With care and dedication, they integrate each component of their clients' financial situation into a holistic approach to preserve and augment their wealth.

But it all starts with you. Only by understanding your goals and values can your Assante advisor design a comprehensive strategy that will meet, or exceed them.

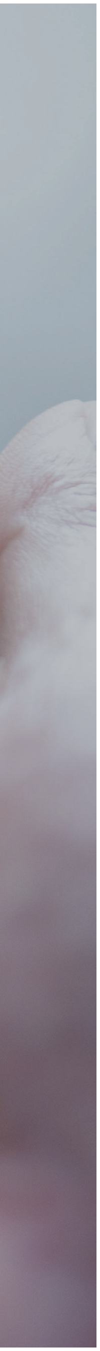
THE ASSANTE ADVANTAGE

Your financial matters can't be solved one piece at a time.

It requires complete financial advice that synchronizes all the elements of your wealth — investments, risk management and insurance, tax planning, estate planning, cash and credit management, and charitable giving.

We then implement these solutions through a strong lineup of products, services and professionals that best serve your wealth management needs. The Assante Advantage helps you solve the puzzle to building and preserving your wealth.


BE EXCEPTIONALLY WELL TAKEN CARE OF.
BE WELL-INVESTED



INVESTMENT STRATEGIES

With investing, it is discipline that pays the biggest dividends.

Your Assante advisor will prepare a prudent investment strategy based on your objectives and risk tolerance. Then we will implement it, consistently and carefully, with a broad range of best-in-class products and services.

Unlike the average investor, you will also have access to an exclusive suite of managed portfolios, customized to your specific liquidity needs, growth expectations and family situation. Our managed portfolios utilize proven asset allocation and diversification techniques under the guidance of experienced portfolio managers and the stewardship of CI Global Asset Management.

Your managed portfolio will be designed to adapt to the daily changes, bumps and grinds, ups and downs of the market. Like all of our managed portfolios, it will be regularly monitored and systematically rebalanced to ensure that it continues to reflect your personalized plan.

RISK MANAGEMENT & INSURANCE

Don't think of it as just the safety net for your wealth management plan (nice to have in place, just in case). These days, insurance can also be designed to meet specific investment objectives.

We work with Canada's leading insurance providers to manage the risks and maximize the opportunities at every stage of your personal and professional life. You may be advised to consider:

- Protecting your current income
- Sheltering your investments
- Supplementing your pension at retirement
- Providing for accident, illness or disability
- Protecting your business against the loss of key personnel
- Providing employees with group insurance and retirement plans
- Planning your business succession.

With the help of your Assante advisor, you can implement a program that strengthens and safeguards your family's financial security through a personalized plan.


BE PROTECTED
BE READY
BE PREPARED
BE FONDLY REMEMBERED

TAX PLANNING

It's a fact of life in this country; the more you have, the more you have to pay. By working with tax professionals, Assante advisors are adept at keeping more of your money in your pocket. Because, after all, that's where it belongs.

There are tax implications to each and every element of your complete wealth plan; and we can deploy a whole arsenal of tactics to minimize your tax burden. Tax-smart strategies include:

Remember, it's not so much what you make that counts, it's what you keep.

- Choosing tax-deferred and tax-exempt options
- Optimizing tax-preferred income in non-registered plans.
- Establishing trusts and endowments
- Splitting income among family members.

ESTATE PLANNING

You can't take it with you, but you can decide where it will go and how smooth the transition will be.

Estate planning helps ensure a stress-free transition of your assets to the next generation or intended beneficiaries. Turn to Assante for wise counsel on:

- Minimizing capital gains taxes and probate fees
- Maximizing tax-exempt legacy opportunities
- Strategic charitable gift planning
- Taking advantage of estate freezes

The way we see it, a well-structured, effective estate plan is the best legacy of all.

RETIREMENT PLANNING

Developing a retirement plan that capitalizes on the opportunities of today is all well and good, but true planning comes from having a strategy that can adapt and is sustainable over the long term.

Market cycles, tax and estate legislation, and your own circumstances change over time. Our advisors will work with you to find the right balance between protecting your hard-earned wealth and benefiting from upside potential to grow and maintain your lifestyle through retirement.

Be comfortable now and always. Be fullfilled.

CHARITABLE GIVING

For many investors, financial success goes beyond just what they build for themselves.

Whether you wish to support the arts, conserve natural resources, advance medical research or help the world's underprivileged children, Assante offers strategic gift planning advice to help you reach your philanthropic goals.

As with everything we do, our advisors have the skills, resources and partnerships needed to create a plan tailored to your specific situation and values. We've fostered lasting relationships with leading networks in the Canadian philanthropic space, and developed investment and tax-efficient solutions like our donor-advised funds platform to provide individuals, business owners and families a charitable giving experience that's as simple as it is fulfilling.

By incorporating your philanthropic goals into our wealth planning process, we ensure your wealth and values can leave a lasting impact.

A STRONG PARTNER

Our approach to your financial affairs wouldn't be complete without the collaboration from industry specialists.

Assante advisors are supported by a broad team of in-house tax, estate and insurance planning professionals, all working together to ensure every aspect of your wealth plan has been taken into careful consideration.

We're proud to partner with approximately 240,000 (as of December 31, 2024) Canadians to help them feel confident in their, and their family's financial situation now and for the future planning process, we ensure your wealth and values can leave a lasting impact.

OUR FINANCIAL STRENGTH

Assante Wealth Management's distinctive offering is backed by the global resources of CI Financial, one of the largest and most respected financial service firms in Canada.

CI Financial Corp. (TSX: CIX) is a diversified wealth management firm with a true success story. Since its founding in 1965, CI has grown into one of the top firms in the industry. CI became a publicly traded company in 1994 and has established a record of accomplishments throughout its history.

CI ASSANTE
WEALTH MANAGEMENT
To find out more, we encourage you to speak to your advisor or visit us online at assante.com.