The Harris-Lowe Group: Understanding Our Investment Management Process and You

Wealth Management
Dominion Securities

Wealth Management Services

Addressing all your financial concerns

- In addition to investment advice and money management, we can assist with a wide range of wealth management needs, including:
  - **Financial planning to clarify your financial situation and goals**
  - Will and estate consultation to help you maximize your legacy
  - Insurance consultation to identify opportunities to protect or enhance your wealth
- We will assess your needs to determine which of these complimentary consultations are appropriate for you

Utilizing the Financial Planning Process

- We offer financial plans designed for your individual needs, whether you're still working or already retired, whether you're single or married, or whether your financial situation is more or less complex
- **Your financial plan will help you address a wide range of financial concerns, including:**
  - Cash management
  - Debt management
  - Tax planning
  - **Investment planning**
  - Retirement planning
  - Risk management
  - Estate planning
- You will receive a personalized report containing specific recommendations on the actions you need to take to achieve your financial goals

The Investment Management Process

How we apply it to you and your family

Goal Identification	Goal Alignment	Portfolio Construction	On-going Evaluation
We strive to understand all of your goals/concerns and guide you in quantifying them	Current State: - Current Values - Current Savings Habits - Required State: - Required Savings Habits - Required Values to attain goals	Establish your minimum acceptable rate of return by evaluating your risk appetite Establish your Asset Location to most tax efficiently create the return	Annual evaluation (at a minimum) to ensure that the portfolio is still aligned to your goals

Utilizing the Financial Planning Process establishes what you need and are able to accomplish based on your savings habits, time horizon, and an acceptable risk profile. This makes the recommendations for your investment portfolio much more tangible.

The Wealth Management Approach

Helping you achieve your goals

- A comprehensive approach to helping you achieve your personal and financial goals in life
- Every step of the way, you are guided by a professional Investment Advisor
- The approach extends beyond investment advice and money management, helping you protect your lifestyle, manage your nest egg, plan your retirement and create your legacy

Guiding you through each stage of your life

- Accumulating wealth – growing assets
- Protecting wealth – maintaining assets
- Converting wealth – creating an income stream
- Transferring wealth – creating a legacy