Integration Delivers Results

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT

K·B·H CHARTERED PROFESSIONAL ACCOUNTANTS

K·B·H WEALTH PLANNING

TriCert® Investment Counsel
Integration Delivers Results.

Pillars of Success

- Integrating the investment process with accounting, tax & estate planning
- Expertise in business & personal financial planning
- Responsive, proactive tax, auditing, accounting & advisory services
- Flexible consultative approach
- Customized & tailored solutions
- Tax planning & efficiencies
- Open communication
- Direct access to your TriCert Investment Counsel Portfolio Manager

Accounting

KBH's team of accounting professionals support the personal and business success of their clients. They have experience and expertise providing financial consulting for any business and advising business owners in many disciplines including farming and agribusiness, automotive, construction, manufacturing, not-for-profits, professional services, restaurants, tourism, transportation and more.

KBH Chartered Professional Accountants provide innovative and collaborative financial and business solutions in the following categories:

- Accounting
- Audit and Assurance
- Personal Tax and Retirement Services
- Business Transition & Succession Planning
- Estate and Trust Planning
- Corporate Tax Planning & Reorganizations
- Strategic & Growth Planning
- Business Valuation

Financial Planning

Creating wealth can be complex. Our job is to simplify the planning process, maximize efficiencies and minimize risk. KBH's certified Wealth Planning team provides solutions that are based solely on your circumstances and objectives.

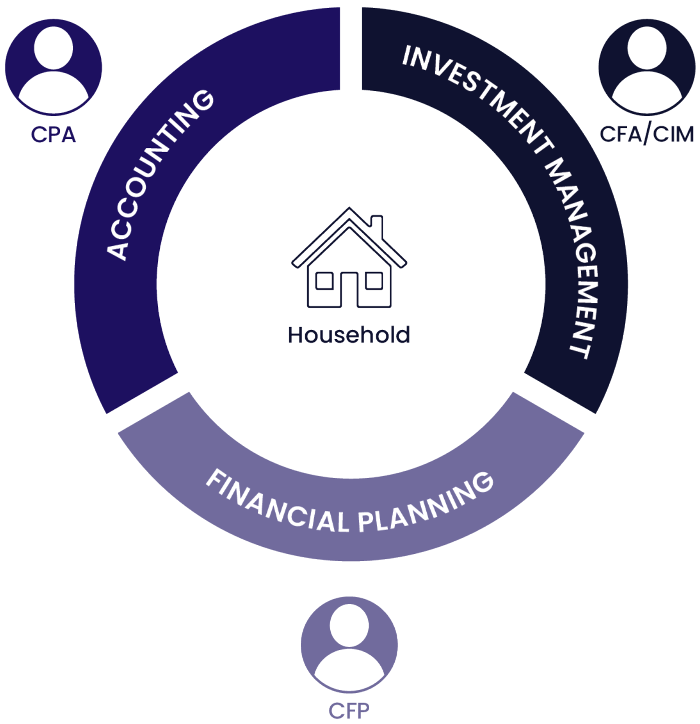
- Personal Wealth Planning, Estate Preservation & Wealth Preservation
- Corporate Investment Planning
- Education Savings Strategies
- Retirement Savings Planning
- Retirement Projections
- Estate Planning
- Cash Flow Analysis
- Risk Management Strategies
- Life & Living Benefits Planning

Investment Management

Through a referral arrangement, KBH Wealth Planning offers you direct access to TriCert Investment Counsel's portfolio management services. Seamlessly working with your KBH Chartered Professional Accountants Accountant and your KBH Wealth Planning Financial Planner, your TriCert Investment Counsel's Portfolio Manager takes a quality sector-based (QSect) approach to tailor an investment management strategy that is specific to your unique circumstances designed to meet your goals and provide peace of mind through volatile markets.

TriCert Investment Counsel is registered as a Portfolio Manager with the Ontario Securities Commission (OSC) in Ontario, its principal regulator, and with each relevant securities administrator in all other jurisdictions across Canada. TriCert Investment Counsel is registered as an Investment Fund Manager in Ontario. Today, TriCert Investment Counsel proudly manages over $3 billion in assets on behalf of thousands of clients.

TriCert Investment Counsel is owned in part by KBH Wealth Planning. To learn more, visit **TriCert.ca**.



Integration Delivers Results

- Are you uncertain if you will have enough money set aside to lead the type of life in retirement you want to lead?
- Do you have a comprehensive wealth plan in place that has been implemented and reviewed on a regular basis?
- Do you have a wealth planner who understands your personal financial circumstances and meets with you regularly to help you deal with current issues and plan your financial future?
- Do you wonder if you're currently incurring excessive fees on your investments?
- Is your investment plan as tax-effective as it could be?
- Do you have a number of different financial advisors who rarely or never speak with each other?

Putting all the financial pieces together can be difficult in this complex world. With our integrated approach, your accountant, wealth planner and investment manager communicate with each other and with you on a regular basis to help ensure effective coordination of your financial affairs.

Your wealth planner will also work with your lawyer and insurance advisor to help make certain that your will and insurance coverage are consistent with your financial and estate plans. Our main goal is for you to feel comfortable and secure about your financial future and to trust that all of the "moving parts" are being coordinated under one plan.

The Client Advantage

Your best interests always come first Our hard working integrated team of professionals is fully committed to providing you with solid advice, comprehensive financial planning, exceptional client service, business management and customized portfolios that bring vision, focus and balance to your financial position. You will benefit from a strong professional relationship that is built on trust, dependability and integrity.

Custodians

You may select either NBIN National Bank Independent Network or Fidelity Clearing Canada ULC to act as "custodian" of your investments. Although TriCert Investment Counsel makes the investment decisions for your account, your custodian, not TriCert Investment Counsel, holds and safeguards your investments for you.

NATIONAL BANK
INDEPENDENT NETWORK

Fidelity INVESTMENTS®
FIDELITY CLEARING CANADA®

National Bank Independent Network and Fidelity Clearing Canada ULC are both CIPF members (www.cipf.ca).

We Put Our Clients First

Contact us for more information on how to preserve your wealth & successfully plan for your future.

KBH Wealth Planning

3825-93 Street NW
Edmonton, AB T6E 5K5

Phone: 587-689-5060
Email: wealth@kbh.ca
www.kbh.ca

TriCert Investment Counsel

1A-510 Weber Street North
Waterloo, ON N2L 4E9

Phone: 519-291-2817
Toll Free: 877-291-3040
www.TriCert.ca

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