



Integration Delivers Results

ACCOUNTING | FINANCIAL PLANNING | INVESTMENT MANAGEMENT



**CRAWFORD
SMITH &
SWALLOW**

Chartered Professional
Accountants LLP



**CRAWFORD
SMITH &
SWALLOW**

Wealth
Management Inc.

TriGert®
Integration Delivers Results.

Investment
Counsel



Pillars of Success

- Integrating the investment process with accounting, tax and 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

Crawford Smith & Swallow has a long and successful history helping clients achieve their financial goals. We have built solid, comfortable relationships with our clients, and are actively involved in the local communities we work and live in. The team has helped businesses and professionals with their growth and direction by offering many accounting services including:

- Audit and Assurance Services
- Corporate Tax Services
- HST Services
- Agricultural Programs
- Business Valuations
- Business Advisory Services
- Corporate Tax Planning
- Estate and Succession Planning
- Personal Tax Services



Wealth Management

Crawford Smith & Swallow has been developing its wealth management division with a combination of talent, resources, and access to a national network of associates. Our Certified Financial Planner professionals provide you with the service, advice, and strategic support required to manage your finances today while planning for your tomorrow.

We believe the key to effective financial planning is the identification and analysis of your current situation and goals. Whatever your financial goals are, Crawford Smith & Swallow Wealth Management can help create a customized plan that works for you.

We create financial plans based on each client's unique needs. Together, you and your Certified Financial Planner will develop strategies that consider your personal goals and complete financial situation. This proven approach reflects the standards set out by FP Canada and will help balance everything you want today with what you'll need for a prosperous future.

- Financial Goal Setting & Guidance
- Asset Management
- Cash Flow, Debt & Tax Strategies
- Retirement Planning
- Education Planning
- Asset Protection
- Wealth Transfer



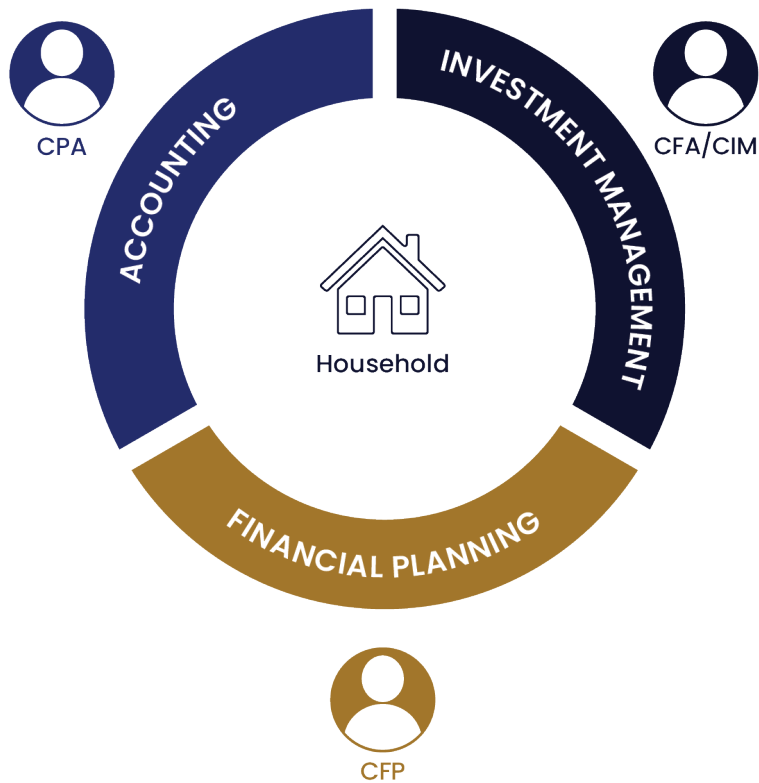
Investment Management



Through a referral arrangement, Crawford Smith & Swallow Wealth Management offers you direct access to TriCert Investment Counsel's portfolio management services. Seamlessly working with your Crawford Smith & Swallow Chartered Professional Accountants LLP Accountant and your Crawford Smith & Swallow Wealth Management Financial Planner, your TriCert Investment Counsel's Portfolio Manager takes a quality sector-based (QSector) 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 Crawford Smith & Swallow Wealth Management Inc. Learn more at [TriCert.ca](https://www.tricert.ca).



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.

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 financial plan in place that has been implemented and reviewed on a regular basis?
- Do you have a financial 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 are currently incurring excessive fees on your investments?
- Is your investment plan as tax-efficient 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, financial 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 financial 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 to secure your financial future, and generate results that ensure all of the "moving parts" within your portfolio are being coordinated for you, under one plan.

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 and Fidelity Clearing Canada ULC are both CIPF members (www.cipf.ca).



We Put Our Clients First

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

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