THE ELEMENTS
THAT BRING SUCCESS TO LIFE

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There are four elements essential to creating and sustaining life on Earth.
At Milestone Asset Management, we believe the same is true of preserving wealth.
Drawing on our own core elements, we develop holistic, intelligent financial strategies
designed to protect all you've built and bring your success to life.

www.milestoneasset.ca

A FOUNDATION OF STRENGTH

Milestone Asset Management is a boutique full-service financial advisory firm. In bringing together the extensive experience and individual skills of our professional advisors, we have built a solid foundation from which our clients can grow their wealth. We specialize in providing objective, strategic wealth management advice guided by a unique and comprehensive team-based approach.

Since 1993, we have conducted financial planning and successfully managed portfolios for clients in many parts of the country and around the world. Milestone uses a proprietary, disciplined methodology to uncover the financial desires of our clients and help transform those desires into reality.

OUR PHILOSOPHY

Our Goals

At Milestone, our goal is to help our clients carefully preserve and consistently grow their wealth. We use a highly structured portfolio design process with inflation as its core benchmark. Each portfolio is designed to exceed inflation by increasing degrees based on our clients' willingness to embrace potential fluctuations. Throughout this process, we remain committed to bringing you peace of mind as we strive to manage each element of your assets.

Our Values

We believe in striving every day in every interaction to live up to the trust our clients place in us. That is why we dedicate ourselves to always putting their needs, their goals and their futures first.

Ultimately, we are only as successful as our clients are, so we remain truly committed to helping them bring lasting financial success to life.

Our Ethics

Milestone looks to the Financial Planning Standards Council's Code of Ethics to guide our business. Within this code are seven fundamental principles: integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence. We believe upholding these principles is essential to our success, because our growth is firmly rooted in our clients and the trust they put in us.

THE MILESTONE JOURNEY

Financial planning and investment management is an ongoing, cyclical process much like the constant renewal of water – from sky to stream to sea and eventually back again. Following a fundamental, logical process, we help our clients move from one stage to the next as they prepare for the future.

The Milestone Planning Cycle

STEP ONE
Sky to Rain

The process begins when events in your life precipitate the need for professional counsel, and you meet with our team to discuss your goals, opportunities and resources.

STEP TWO
Rain to Lake

After this initial meeting, Milestone pools the information you shared with us and distills it down to its core components.

STEP THREE
Lake to River

We then channel this information through our financial planning system to determine how our resources will blend with your needs.

STEP FOUR
River to Sea

Next, we will harness the power of your resources and our expertise to help you achieve security and independence.

STEP FIVE
Sea to Sky

Through the investment and planning life cycle, we will continually revisit your goals and reassess your plan to ensure you remain on track and moving forward.

A PASSION FOR SERVICE

Milestone offers clients an array of powerful resources and dynamic services – from far-reaching financial planning to specialized tax strategies – and we take pride in our capacity to utilize these tools in order to bring your financial goals to life.

We are passionate about the work we do and even more passionate about the people we serve. And this enthusiasm drives us each day to strive for new levels of excellence in the plans we create and the services we provide.

Financial Planning

Milestone provides team-based consultation. The first step generally entails a full accounting of your personal and/or business financial information. This allows us to connect the dots, so to speak, on your overall financial picture. From there, we provide recommendations and solutions on the appropriate financial planning area.

Investment Management

Investment management at Milestone is a fundamental part of our overall service offering. This means first gathering the pertinent information to determine your risk level and investment objectives, and then formulating a customized proposal. This could involve using one of our fee-based platforms and adjusting it to your unique profile, or selecting an appropriate discretionary model. We conduct regular account rebalancing and client reviews, as well as ongoing, in-depth analysis of the products and models we use, always striving to offer top-quality investments and advice to our clients. For more information on our fee-based platforms, visit our website www.milestoneasset.ca.

Retirement Planning

Approaching retirement means that you will be entering another life phase. We recognize the significance of this transition and work to ensure that estate preservation and tax efficiency of income and capital are addressed well in advance of retirement. This also entails reformulating risk levels and asset allocations as necessary to prepare for the upcoming change in your investment objectives and lifestyle.

Divorce Planning

We assist individuals facing divorce to arrive at fair and equitable financial settlements. We use extensive tools that give clients a clear understanding of the financial implications of different proposed matrimonial property divisions. We believe our clients are entitled to a faster, less costly settlement that brings them closer to a better tomorrow.

Severance Strategies

Milestone offers personalized strategies to optimize severance packages. These include, but are not limited to, benefits replacement*, pension rollovers, tax-efficient severance package solutions, liquidity and investment recommendations. We will help you navigate what can often seem like a complicated and overwhelming scenario with the utmost assurance of making a plan best suited to your situation.

Tax Planning

Tax planning is unfortunately not an issue that any of us can afford to ignore. We keep tax considerations in mind with respect to your investment recommendations, thus taking a proactive as opposed to reactive approach to tax planning. We take great care in maintaining our knowledge of current tax laws and consult with tax professionals or your own accountant as necessary.

Estate Planning

Your estate is something you have worked hard your whole life to build. At Milestone, we recognize this and work with you to develop a plan to preserve your estate through the use of insurance, trusts and tax strategies – the end goal, of course, being to transfer capital from one generation to the next as tax efficiently as possible.*

Insurance Strategies

With more than $120 million in insurance benefits under management, Milestone has a vast assortment of tools and expertise from which to draw to offer you a tailored insurance solution. Whether personal or corporate, we have access to Canada's top insurers, ensuring that we shop the market and find the most cost-effective choice for you. Insurance products we offer include life insurance, disability insurance, private healthcare, long-term care, critical illness, buy-sell agreements and more.*

* Offered through Canaccord Estate Planning Services Ltd.

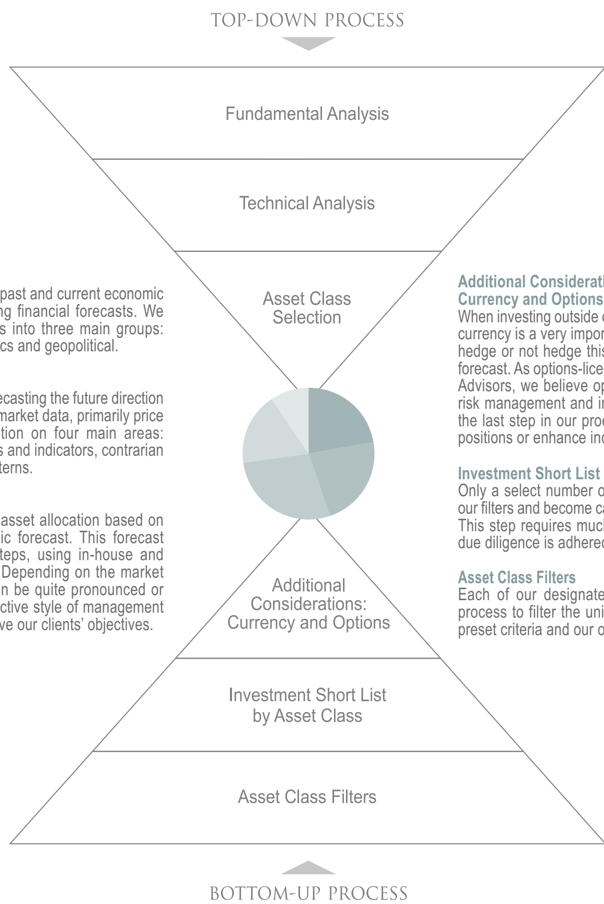
INVESTMENT MANAGEMENT PROCESS

Our clients' objectives are at the core of our Milestone Investment Management Process. These objectives include capital preservation, distribution of income and portfolio growth to meet/exceed inflation. We manage globally diversified investment portfolios that are designed to mitigate risk while targeting for consistent income and returns.

In striving to manage risk, we adhere to a proprietary strategic and tactical asset allocation process, and we utilize domestic and global, traditional and non-traditional investments and asset classes.

In our search for income and returns, we heavily invest time and resources into both technical and fundamental research to identify the specific investments to which we will commit capital and for how long.

Combining top-down asset allocation and bottom-up investment selection approaches allows us to arrive at concise, forward-looking investment strategies.



Fundamental Analysis
A form of research that focuses on past and current economic information with the goal of making financial forecasts. We organize our fundamental analysis into three main groups: demographical, traditional economics and geopolitical.

Technical Analysis
A security analysis discipline for forecasting the future direction of prices through the study of past market data, primarily price and volume. We focus our attention on four main areas: traditional technical patterns, trends and indicators, contrarian sentiment indicators, and wave patterns.

Asset Class Selection
We develop strategic and tactical asset allocation based on our six- to twelve-month economic forecast. This forecast is derived from the above two steps, using in-house and third-party independent research. Depending on the market environment, our tactical shifts can be quite pronounced or change very little. We believe an active style of management in this regard is necessary to achieve our clients' objectives.

Additional Considerations: Currency and Options
When investing outside one domestic market for diversification, currency is a very important issue to consider. The decision to hedge or not hedge this exposure is driven by our economic forecast. As options-licensed Portfolio Managers and Financial Advisors, we believe options can be very important tools for risk management and income stratgies. These strategies are the last step in our process and can be used to protect long positions or enhance income.

Investment Short List by Asset Class
Only a select number of investments work their way through our filters and become candidates for inclusion in our portfolios. This step requires much time but is necessary to ensure full due diligence is adhered to in all our investment decisions.

Asset Class Filters
Each of our designated asset classes employs a defined process to filter the universe of investments down based on preset criteria and our own fundamental biases.

A SOURCE OF RENEWAL

Planning for your financial future is not something you will do just once. It is a continual journey that grows as you do and changes course with each stage of your life.

At Milestone, we hope to take this journey with you, providing the insightful guidance and committed support you will need along the way. Our team looks at your finances as a resource requiring both careful preservation and constant renewal, and we can help you make that resource last.

"There are no strangers here; only friends you haven't yet met." – *William Butler Yeats*

Many of our clients have reached the milestone of financial independence and are primarily living on the income generated from their wealth – wealth created through life savings, business success, severances, matrimonial settlements, insurance, inheritances or other means.

At Milestone, we understand our clients' needs are unique and we work to structure plans that address their individual needs and balance the elements of their financial lives.

BEGINNING YOUR JOURNEY

At Milestone, we are compensated by fees based on the money we manage in our full wealth management services offering. We believe this model serves our clients more effectively because it removes the conflict of interest inherent in commission-driven investment management.

Our goal is to preserve and grow wealth on a consistent basis, and aligning client and advisor interests under our model maintains this course to financial success.

We would be happy to meet with you to determine if we can build a relationship together. Typically, this would involve a “get to know each other” meeting followed by a second meeting to discuss whether synergies exist and what they look like. Based on these no–obligation meetings, both parties can objectively determine whether a successful longer–term relationship should be developed from there.

www.milestoneasset.ca

403-531-2444 or toll-free in Canada at **866-531-2444**

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