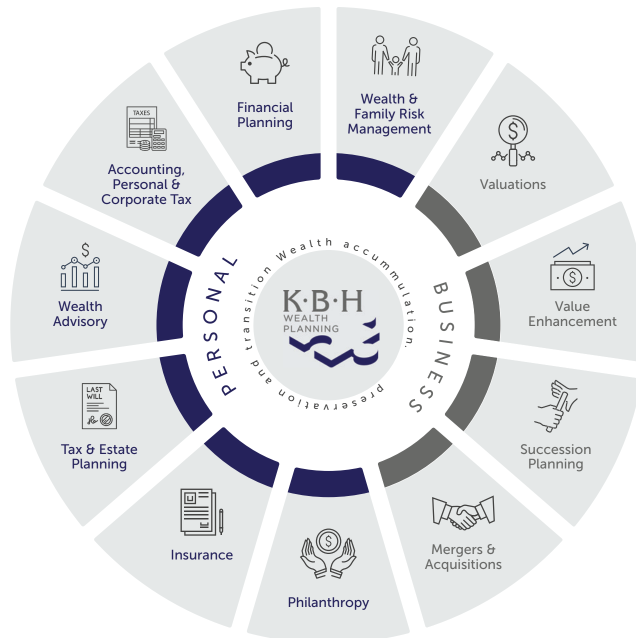
Wealth Advisory Services

Client centric, Integrated approach to Financial Planning, Wealth Advisory, Wealth Oversight, Wealth Transition & Estate Planning.

K·B·H WEALTH PLANNING

Wealth Advisory Services

Our team of Certified Professionals works directly with you and your team of advisors to create an integrated plan considering your investment, retirement, income tax, succession and estate needs for long-term wealth creation for you and your family.



FINANCIAL PLANNING

Our Certified Financial Planners & Chartered Professional Accountants build comprehensive Financial Planning strategies to provide a detailed analysis of your current and future wealth potential.

Each plan is customized to accommodate your particular situation. From net worth analysis to straightforward wealth accumulation and depletion plans, to plans that integrate corporate planning, trust creation and other sophisticated strategies.

We adhere to FP Canada guidelines and the 7 Pillars of professional Financial Planning from client discovery to plan delivery.

WEALTH ADVISORY

Working with a select group of high quality discretionary Portfolio Managers and Investment Counselors, our team coordinates:

- Tax efficiency of portfolios;
- Adherence to investment mandate and risk profile;
- Investment returns to expected index returns;
- Investment returns against your planning goals;
- Communication of material changes to investment managers.

Our team will guide you through an interview process to select which Investment Manager fits best for you.

WEALTH TRANSITION & ESTATE PLANNING

Your financial plan will include a review of insurance needs, including: life, disability, critical illness and key person insurance.

We work with a vetted group of independent insurance professionals, who are not tied to one specific insurer. They will search the marketplace for the best policy to match your situation and guide you through the underwriting process.

Transitioning your wealth also involves having the right documentation in place. Our team will review your Wills and Powers of Attorney to ensure alignment with your intentions.

WEALTH OVERSIGHT

We provide dynamic consolidated investment reporting tailored for complex investment portfolios.

We can help organizations revise or design a new investment policy statement.

Based on our consolidated investment reporting, we provide guidance for:

- Tax efficient portfolios;
- Adherence to investment mandate and risk profile;
- Comparing investment returns to expected index returns.

The Process

1. DISCOVERY & DISCUSSION

A Wealth Advisor will work with you to discover your unique goals & objectives and then determine an appropriate course of action.

Each Wealth Advisor is supported by a team of professionals who will collect the supporting information needed and coordinate the next step.

2. CREATING THE SOLUTION

Financial Planning

Our team of experienced & certified Wealth Advisors work with you to understand and document the terms and goals for your situation.

Following the professional standards set by FP Canada, the Financial Planning team will create a plan tailored to meet your needs. Each plan is reviewed by tax, accounting & financial planning professionals.

Only then will the Financial Plan be presented to you and the next steps coordinated to meet your needs.

Wealth Advisory

Clients are introduced to vetted Investment Managers to determine the best investment fit.

The Wealth Advisory relationship is established based on the clients' preferences and ongoing services to be provided.

Wealth Oversight

Reporting needs are reviewed and a client centric report is created based on each unique situation.

Reports are created and presented to the client on a regular basis along with ongoing Wealth Advisory Services.

Wealth Transition & Estate Planning

Where a need for insurance is identified, vetted Insurance Professionals are introduced and the next steps are coordinated to meet the clients' needs.

3. IMPLEMENTATION & SERVICE

Our truly integrated approach to Wealth Advisory Services ensures that information is shared between the Wealth Advisory team & the clients' team of Professionals.

Wealth Advisory clients receive continuous customer service & ongoing support to meet their Wealth Advisory needs. These services include:

- professional, unbiased oversight of investment portfolios;
- tax optimization of portfolios;
- communication among the client, the Wealth Advisory Team, their Portfolio Manager & team of professionals;
- consolidated reporting of all investment portfolios;
- regular reviews of Investment Policy Statement to ensure alignment of portfolio and other invested capital with investment mandate and risk profile;
- reviews of investment returns against objectives.

For more information

KBH Wealth Planning

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About KBH

Over the past 41 years in accounting, tax and business advisory, KBH's core purpose has always been, helping people succeed. We define "people" as our team, our clients and our community. We measure our success based on how well our decisions and strategies align with our core purpose.

kbh.ca

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