

▶ OUR MISSION

Our mission is to provide our clients with solutions to achieve financial freedom. With your goals and aspirations in mind, we create and implement a plan that will guide you to the finish line.

▶ OUR CLIENTS

At Valley Wealth, although we work with various clientele, we excel in the small business market. We understand the tax environment of the small business owner and can help you avoid paying unnecessary tax by taking advantage of your corporate structure. We specialize in working with you and your other trusted advisors (accountant, lawyers, etc) to mitigate risks, develop tax smart wealth accumulation strategies leading up to retirement and efficient decumulation and wealth transfer strategies in retirement. You work hard for your money, so we work hard to make sure your wealth grows and passes on to your loved ones in the most efficient way.

HOW DO WE HELP YOU WIN?

▶ OUR PHILOSOPHY

PERSONAL CFO MODEL

Whether you are a business owner or not, we believe that you should treat your finances no different than a profitable business. Every good business has a strong Chief Financial Officer to guide the way. We act as an intermediary in all things financial, creating a link between “You Inc”, (the business) and the other specialists that you need. This allows you to focus on what you do best.



▶ VALLEY WEALTH FINANCIAL FREEDOM PROCESS

To ensure the success of every client, we use a consistent 6 step process to guide you to your destination. This process enables us to fully understand your situation and what you would like to achieve. By going through a complete discovery with each client, we can formulate a plan and continually revisit that plan to keep you on track.

1. CLIENT DISCOVERY

In this initial step we begin to get a complete picture of your current situation. Be prepared to disclose information about your income, assets, debt, risk tolerance and investment experience. As Financial Advisors we use financial information to formulate our advice. The clearer our picture is, the better our advice will be. We will ask you tough questions to determine what is most important to you and your future.

1. CLIENT DISCOVERY CONT'D

- *Business Owners, do you have an exit strategy?*
- *Do you have enough money to retire?*
- *Do you have an estate plan?*
- *What would you like to see happen with your wealth when you are gone?*

2. DEFINE GOALS

Now that we understand your current situation and what is important to you, we can begin to clearly define your goals. These goals will be measurable and have specific deadlines. As time goes on, your goals may change, but we need to establish what we are working towards so that we have a target which defines your success. Examples are:

- *Save \$50,000 for my child's education in 15 years' time*
- *Retire at age 60 with a net income of \$75,000*
- *Sell my business for \$2 million and minimize taxes by utilizing my capital gains exemption*
- *Leave a legacy behind by donating \$1 million to my favourite charity.*

3. ANALYZE DATA

Now that we know where you are, and where you want to go, we can begin to determine what needs to be done to bridge the gap. We look at each goal that has been defined and determine how to achieve it as well as identifying the risks that will prevent you from achieving it. As per the Financial Planning Pyramid, we believe that you need a strong foundation established to grow your wealth.

4. DEVELOP A PLAN

Once we have fully analyzed your situation, we can determine specific tasks, strategies, and timelines for achieving your goals. Many things need to be considered and consultation may be needed from outside parties such as accountants, lawyers, and tax specialists. Some things we will consider are:

- *Budgeting and taxes*
- *Managing liquidity*
- *Managing Risk*
- *Protecting your future - Insurance*
- *Planning for Retirement - Wealth Transfer*

5. IMPLEMENT THE PLAN

It's time to put it all together! At this point, we put the plan into action. Apply for the insurance policy that funds your buy/sell agreement. Get critical illness insurance for your key employee that you just can't do without. Setup your grandchild's RESP to help put them through university. Start maxing out your RRSP. Whatever we have determined that will get you from where you are to where you want to be will be executed.



6. MONITOR, REVIEW, MODIFY

This is one of the most overlooked aspects of planning. We do not assume that our job is done. Personal situations change and individual goals change. We believe it is essential to regularly review your plan to ensure that you are on track to achieve your goals. We use contact management software and establish a communication plan with each client. Regular reviews are done and adaptations to your plan are made to be sure we are continually meeting your needs.

▶ OUR SERVICES

- Investment/Portfolio Management
- Disability & Critical Illness Protection
- Tax & Estate Planning
- Health Insurance
- Group Insurance and Investments Plans
- Farm Succession Planning
- Life Insurance
- IPP's & RCA's (business owners and executives)
- Retirement Planning & Projection
- Pension Transfers
- Business Succession Planning
- Complimentary Personal Financial Reviews

▶ OUR PARTNERS

Our partners are a valuable extension to our team. They help us provide you with the product and strategies that you need to achieve your goals. The vast resources from these large companies allow us to access investment and insurance specialists, tax and legal consultants, and Advanced Case Consultants for more complex tax and estate planning. As an independent Financial Planning Firm, we can partner with any of the major investment and insurance companies and leverage their resources to properly serve you.



► OUR TEAM



► NICHOLE STAIRS // OFFICE MANAGER

Nichole is responsible for running our office in an efficient and orderly way to enhance your client experience. She is your first point of contact. She excels at her job, handling client concerns and inquiries, collecting and managing all client data, and scheduling our interactions with clients to maximize our productivity and service to you. Nichole very much enjoys working with people and takes pride in making your experience enjoyable and seamless. Her warm smile and welcoming personality, along with her strong work ethic and attention to detail, make her a perfect fit for her role.



► TRAVIS DICKINSON // CERTIFIED FINANCIAL PLANNER

Travis has a vast array of experience serving clients for the last 15 years. His goal is to truly understand your situation and provide you with solutions to meet your goals. As a Financial Planner, he starts at the end to get a sense of where you want to be and what you want to achieve. With this in mind, he formulates a plan to get you to the finish line.

In addition to being a Financial Planner, Travis is also an incorporated business owner. He understands both the personal and corporate taxation worlds. This makes him uniquely qualified to consult other small business owners. With the added complexity of two tax environments there is also opportunity. Travis helps business owners optimize their unique tax situation, understanding that every business owners' nest egg is their business.

► YOUR DREAM

Helping you realize your dream is our end goal. Your financial success opens you and your family to an endless world of possibilities.

**TAKE THE TRIP.
LET US BE YOUR GUIDE.**



267 Connell St., Unit 1 | Woodstock, NB E7M 1L2
P: 506-325-2255 | F: 506-594-0173

www.valleywealth.ca