

CREATING WEALTH IS JUST THE BEGINNING



HAMILTON+PARTNERS





Many people expect that financial success will serve as protection for their family. It doesn't always work that way. You are the wealth creation tool, how you manage your wealth and mitigate your risk will determine the level of financial security for you and your family in the future.

Hamilton + Partners is a financial risk management firm specializing in working with high net worth individuals and their families. Many business owners and professionals create wealth only to see it eaten away by tax burdens, unexpected events, generic advice, excessive fees or simply not having a team they can count on.

One financial decision can affect many other elements of your portfolio. Making these important decisions can be complicated, but with guidance and due diligence on the part of our team, we'll define a strategy for all aspects of your financial planning.

 PROTECTING EVERYTHING THAT IS IMPORTANT TO YOU:

-  RETIREMENT AND PENSION STRATEGIES
-  EMPLOYEE BENEFITS
-  INVESTMENT PORTFOLIO MANAGEMENT
-  LIVING BENEFITS AND ACCESS TO PRIVATE HEALTH CARE
-  SUCCESSION PLANNING AND ANALYSIS
-  TAX AND ESTATE PLANNING

# NO ONE CAN KNOW EVERYTHING, THAT'S WHY THERE ARE 27 OF US

**+** With over 40 years of experience Hamilton + Partners has brought together the right team of professionals and built a solid network of partners to augment our expertise. Critical financial decisions, whether retirement, succession or legacy focused, require thoughtful analysis. Our processes are rigorous and deliver results.

We've built our firm with top specialists in all areas of individual and corporate planning. We help our clients grow their wealth while reducing their tax burden and securing their legacy.



**1.** Darol Hamilton, *Founding Principal*  
**2.** John Guderyan, *Principal*  
**3.** Brock Robillard, *Account Manager*  
**4.** Brenda Mercier, *Senior Account Manager*  
**5.** Kelly Little, *Principal*

**6.** Teena DiGirolamo, *Director of Operations*  
**7.** Craig Robillard, *Principal*  
**8.** Shawna Kondra, *Office Administrator*  
**9.** Michele Peterson, *Senior Account Manager*  
**10.** Mario Paolucci, *Chartered Financial Consultant*

**11.** Andrew Parkinson, *Senior Accountant*  
**12.** Tanya Kostichuk, *Senior Communications*  
**13.** Gary Pass, *Associate*  
**14.** Alyssa Clark, *Administrative Associater*

**15.** Kelcey Moucha, *Account Manager*  
**16.** Sue-Ellen Sheilan, *Account Manager*  
**17.** Tracey Mattson, *Tax and Estate Planning Specialist*  
**18.** Sandy Stevenson, *Certified Financial Planner*  
**19.** Kathy Suchan, *Account Manager*

**20.** Ian Pavey, *Associate*  
**21.** Rick Green, *Principal*  
**22.** Ian Farrer, *Principal*  
**23.** Jaime Kerr, *Account Manager*

**24.** Karen Douris, *Account Manager*  
**25.** Ian Minnifee, *Associate*  
**26.** Grady Hamilton, *Financial Planning Strategist*  
**27.** Scott Coe, *Account Manager*



## + PERSONAL & CORPORATE FINANCIAL PLANNING MODEL



Financial planning is the art of providing clarity and confidence through the science of solutions and implementation. We recognize that everyone has different needs, so flexibility is intrinsic to our work, for it is only through creative discussion that we will ever find rewarding strategy. Our financial planning model guides you through the solutions and implementation of your financial planning journey, providing you the clarity and confidence to move forward in your life and spend time doing the things you really love.



“ I have been a client of Hamilton + Partners for approximately fifteen years. John has treated my partners and I with the upmost respect and outstanding professionalism. He has put into place many financial and strategic plans that have not only strengthened our company today, but will ensure our long term success.

H+P is a full service firm, not only supplying financial and retirement strategies, but a team of experts from which we can draw advice and guidance from. They are always available to answer questions and, in today's market, customer service is truly important. Even though we may not be the largest client, we always feel like the most important one.

I would put my retirement life in their hands. In fact, I have! ”

– Nick Lupi, B.Comm, President, Lupi Construction Ltd.

# THERE IS SIMPLY A LOT THAT HAS TO BE ADDRESSED

“ We have used Hamilton + Partners for years, and have always found them to be very knowledgeable and helpful. I have confidently recommended them to friends who have likewise found that they provided valuable assistance with all aspects of personal strategic financial planning. ”

– Patricia van de Sande, CA  
and Tim Flaman, Vice President,  
West Canadian  
Digital Imaging Inc.

## + RETIREMENT & SUCCESSION STRATEGIES CREATE FINANCIAL SECURITY BEYOND YOUR BUSINESS

Planning for both retirement and succession requires forethought that focuses on long-term estate liquidity, tax efficiency and investment management. It also requires an understanding of how the intricacies of your decisions may be interpreted.

## + EMPLOYEE BENEFITS ATTRACT AND RETAIN THE TEAM YOU WANT; PROTECT YOUR ASSETS AND LIFESTYLE

You have a vision for how you want your staff cared for. Based on that vision, we'll design a cost-effective approach to delivering employee benefits, while educating your people on how to make responsible use of your plan.

## + INVESTMENT PORTFOLIO MANAGEMENT SIMPLIFY YOUR ASSET MANAGEMENT & PRESERVE YOUR CAPITAL

Your portfolio deserves unique counsel and an independent perspective. Our professional service offers unbiased portfolio construction that respects and reflects the investment objectives, risk parameters, tax environment and investment considerations that you set forth.

## + HEALTH CARE & LIVING BENEFITS STRATEGIES ENSURE YOU RECEIVE WORLD CLASS HEALTH CARE

As you move through life, it becomes increasingly important to take control of your health and future health care. Through living benefits, we can ensure you have the funding necessary to guarantee timely access to quality health care even if that means bringing international medical resources to your doorstep.

## + PENSION STRATEGIES HARNESS THE SCIENCE OF THE ACTUARY AND THE ART OF COMPASSION

Pensions are often newsworthy for the wrong reasons; however, professional actuarial consulting allows us to deliver custom pension services that are cost-effective. Regardless of the project or client size, rest assured that the right math and the right understanding can deliver an intelligent pension plan.

## + TAX & ESTATE PLANNING SECURE UNPARALLELED TAX PLANNING FROM INDEPENDENT SPECIALISTS

The greatest “wealth friction” in Canada comes from tax. As a result, having truly comprehensive and practical tax minimization strategies is critical to maximizing your net worth and minimizing your tax.

# WE PROVIDE THE DILIGENCE TO DELIVER RESULTS AND THE EXPERTISE TO ENSURE YOU ENJOY YOUR WEALTH

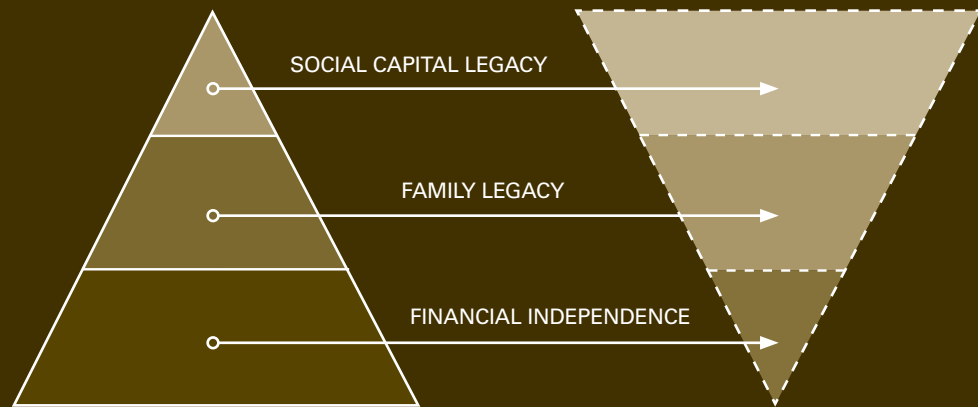
# LEGACY PLANNING

Our clients are asking important questions:

- + WILL WE BE OK IF WE RETIRE, AND HOW MUCH WILL WE NEED?
- + HOW AM I GOING TO EXIT THE BUSINESS ON MY OWN TERMS?
- + HOW DO I PASS MY MONEY ON TO THE KIDS WITHOUT SPOILING THEM?
- + WHAT WILL MY LIFE AND MY BUSINESS LOOK LIKE 15 YEARS FROM NOW?
- + HOW DO I PLAN FOR FUTURE HEALTH CONCERNS?

The implications of answering any of these are tremendous, as the right advice can be worth millions. Knowing your future is secure is one of the best feelings in life. From creating security for future generations to imparting a significant contribution to your community, we can work together to determine your wealth philosophy and turn your estate into a legacy.

## WHAT'S YOUR WEALTH PHILOSOPHY?



## MISSION, VISION, VALUES & GOALS

While our solutions stand the test of time, sometimes your priorities or circumstances change. As a result, regular reviews are fundamental to the continued success of your wealth mission.

We will continue to review your strategy and circumstances, ensuring ongoing relevance of your plan as life progresses.

Clarity leads to precision which leads to great results. We conduct a detailed assessment of your current financial situation to ensure we understand where you are today. This is the foundation of our relationship.

Looking to your future, we will then create a mission statement around your definition of wealth and financial security. It is imperative that your goals and expectations are clearly defined before we move on. Once we do, the groundwork is in place for great results.

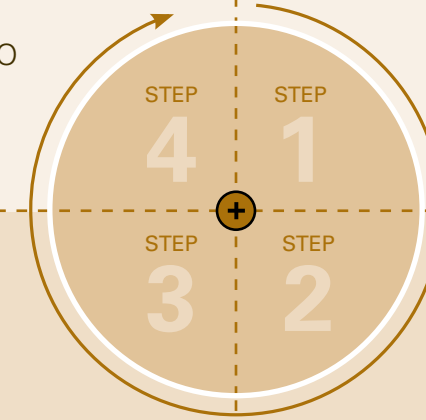
MANAGEMENT LEADING TO **CONFIDENCE**

DISCOVERY LEADING TO **CLARITY**

THE PLANNING HORIZON

IMPLEMENTATION LEADING TO **ENGAGEMENT**

CREATIVE SOLUTIONS LEADING TO **DECISIONS**



Having identified the right path for you, it is time to put your unique plan to work. We will engage in implementing your plan, ensuring a stress-free and efficient process, while executing on solutions that will achieve your mission.

Using the information derived from your Clarifying Analysis, and based on your wealth mission statement, we will prioritize your goals and present the best options and tools to deliver on that mission.

## STRATEGIES, TACTICS & TOOLS

# RETIREMENT AND SUCCESSION STRATEGIES TEAM

PLANS ARE GOOD, STRATEGIES ARE BETTER.

While plans tell us what we'll do, strategies tell us how we'll win. That's why our Retirement and Succession Strategies team works with clients to achieve both financial independence and security beyond their corporate structure.

Proper financial planning is often complex and must be comprehensive. With the right strategy we can design a plan that will truly serve you over time. This requires impartial research, in-depth analysis, and a clear understanding of your objectives.

At Hamilton + Partners we have the tools and experience to make it happen.



**+ RICK GREEN, CFP, CLU, TEP, CH.F.C.**  
**PRINCIPAL**

Rick brings diligence to the details and expertise to the results. With tax mitigation in mind, Rick specializes in addressing your specific and unique retirement and estate planning needs.

**+ IAN PAVEY, BA**  
**ASSOCIATE**

With a comprehensive financial plan, Ian will help you plan for life's unexpected events and assist you in achieving the long term goals that mean the most to you.

**+ GARY PASS, BA, MBA**  
**ASSOCIATE**

With a wealth of business knowledge and experience, Gary will help you address the diverse predicaments you encounter on your financial journey.

**+ IAN MINNIFEE, BA, CFP**  
**ASSOCIATE**

Ian's integrity and experience helps provide clarity and confidence for his clients as they grow and manage their financial affairs. Ian will examine all pertinent areas and deliver solutions that incorporate the right strategies for today, while providing flexibility for future opportunities as they present themselves.

**+ GRADY HAMILTON, B.COMM**  
**FINANCIAL PLANNING STRATEGIST**

Creating custom and detailed recommendations catered to your unique situation, Grady brings your financial planning experience to paper.

**+ DAROL HAMILTON, CFP, CLU, CH.F.C**  
**FOUNDING PRINCIPAL**

Darol is known for his strong business acumen and industry leading innovation. Building a firm of experts in all facets of financial planning, Darol's legacy is an organization that will help you come to definitive conclusions about the overarching vision of how to use your wealth.

**+ JOHN GUDERYAN, CFP, BPE**  
**PRINCIPAL**

John shows you not only how to build wealth, but how to experience it. With the right safety nets in place, John believes that everyone is free to have a little more fun in life!

**+ TEENA DIGIROLAMO, ACS, AIAA, PCS**  
**DIRECTOR OF OPERATIONS**

Involved in many areas of the client process, Teena ensures that your expectations are surpassed and your experience with the firm is unparalleled.

**+ MICHELE PETERSON, FLMI, ACS, AIAA, PCS**  
**SENIOR ACCOUNT MANAGER**

Providing specialized support to our New Business and Client Service areas, Michele's experience ensures client's needs are met with efficiency and precision.

**+ TRACEY MATTSON, B.COMM, CA, TEP**  
**TAX AND ESTATE PLANNING SPECIALIST**

Tracey's discerning style certifies that your estate objectives are addressed with a comprehensive approach, distinctively intended to maximize your net worth and minimize your tax obligations.

**+ ALYSSA CLARK**  
**ADMINISTRATIVE ASSOCIATE**

“ Hamilton + Partners has and will continue to be a key business partner for our company’s ongoing success. I value their knowledge and expertise and the relationship we have built to date. Their strategic advice and guidance will be relied upon throughout our business and personal life cycle.”

– Sid Mark, President and Owner, Friday Professional Group



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WE HAVE A LARGE TEAM.

One that can address all aspects involved in the detailed and complex work of wealth and risk management and deliver results that ensure your continued success to achieve your financial goals.

Please note: All testimonials used in this brochure are written exclusively by our clients.



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