Agenda

Johnny & Vicky Lunchbucket

October 12, 2006

- **Meeting Overview**
- **Review of Our Financial Planning &**

  Estate planning Process and Philosophy
- **Review what is important to you?**
- **Review what are your goals?**
- **Go through First Draft of Financial Plan**
- **Review Planning Recommendations**
  - **Pension Maximization**
  - **Charitable Giving Strategies**
  - **Estate Planning Strategies**
- **Discuss Asset Allocation Strategies**
  - **General Recommendations**
  - **Managed Equities Options**
  - **Fixed Income Options**
  - **Specific Recommendations**
- **Set Time Table for Implementation Steps …**

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- **Our Financial Planning & Estate planning Process and Philosophy**
  - **Investments discussions should always be based on knowledge and reason, not fear and greed**
  - **Basic asset allocation should reflect the correct blend of Cash, Fixed Income as well as Managed Equities**
  - **The Allocation must be sensitive to individual risk tolerances, time horizon, current income needs, short &long term goals and objectives**
- **How is Our Approach Unique**
  - **We understand that a *one size fits all* is never an appropriate way make investment choices**
  - **As an Independent Financial Advisor we have a wide range of options available**
  - **We typically make non traditional fixed income options available for the Fixed Income segment of the portfolio**
  - **We have a range of options available for the Managed Equities segment**
  - **We understand that for some investors Guarantees are important**

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General Recommendations

- **Rebuild a more balanced and diversified portfolio that is:**
  - **Designed to produce a predictable income stream**
  - **Improve management of Asset Class Risk**

Key Note: Current portfolio is out of balance and therefore takes on far more Asset Class risk than necessary or appropriate.

Fixed Income Recommendations

- **Consider adding Non-Listed REIT's to the Portfolio in order to:**
  - **Produce a predictable income stream**
  - **Manage principal risk vs. Bonds**
  - **Make available Tax Advantaged Income**
  - **Maintain some portion of the portfolio outside of the daily volatility of the Stock and Bond market**
  - **Build Capital Gain potential into your Fixed portion of your portfolio**
  - **Reduces overall risk through Diversification**

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Managed Equities Recommendations

- **Consider using a Fee Based Managed Equities Account for your Equities Allocation in order to:**
  - **Realign portfolio strategically**
  - **Maintain strategic balance on an on-going basis**
  - **Reduce cost over the long term through an agreed fee schedule rather than transaction based costs**
  - **Align Investment Advisors remuneration with the successful management of the investment account**