

Choosing a Trusted Advisor



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OVERVIEW

Following are 10 principles we have adopted to help us serve as your trusted advisor.

ACT IN THE BEST INTEREST OF THE CLIENT

We provide advice and recommendations that are in the client's best interest. Period. Not because we are legally obligated to (although we are). Not because it works well as a business model (it does). Simply because it is right. Our other goals follow the path of this guiding principle.

DELIVER ATTENTIVE, INDIVIDUALIZED SERVICE

We provide a high level of personal attention. We make a point to get to know all our clients and to learn what is important to them. Developing personalized insight is essential to providing appropriate advice and service to each client.

PROVIDE A TEAM FOR EACH CLIENT

Each client benefits from a team of professionals. We help clients make sound investment decisions. Through our access to carefully selected alliances, we have a foundation built on ongoing support, education and resources fueling our ability to serve our clients.

BUILD CUSTOMIZED INTEGRATED FINANCIAL PLANS

We develop financial plans that integrate each client's unique strategy; personal situation; and willingness, ability and need to accept market risk. These plans are formalized within a written Investment Policy Statement to ensure consistent adherence. We deliver holistic financial planning. This means integrating estate and tax planning and risk management (needs including life, long-term care, and property and casualty) into an overall financial plan.

ACHIEVE GOALS THROUGH STRATEGIC ADVICE

Our advice is goal-oriented, whether the goals are imminent or long-term. We evaluate and make recommendations for achieving them. We also fit each independent objective into the context of achieving an overall investment plan.

FOCUS ON PROFESSIONAL ADVICE, NOT ON PRODUCTS

We are client-centric, which means we focus on delivering sound advice and targeted solutions. The only incentive we have in offering particular solutions is whether the client's best interest will be served.

PRACTICE FULL DISCLOSURE AND SEEK TRANSPARENT COSTS

Potential conflicts of interest as well as any costs incurred are fully disclosed and clearly explained. We give answers in plain English, with whatever level of detail the client seeks.

ALIGN OUR FEE STRUCTURE WITH CLIENTS' BEST INTEREST

We provide fee-based investment management services. Fees are based on a percentage of the assets we manage for the client. We believe this approach best aligns our interests with our clients'.

TAKE ADVANTAGE OF ACADEMIC RESEARCH

Our advice is based on peer reviewed academic evidence. We strive to make it simple and easy to understand

PRACTICE WHAT WE PREACH

We invest our personal assets based on the same set of investment principles, using the same comparable strategies and investments that we recommend to our clients.

DISCLOSURES

1. This publication may include forward-looking statements. All statements other than statements of historical fact are forward-looking statements (including words such as “believe,” “estimate,” “anticipate,” “may,” “will,” “should” and “expect”). Although we believe that the expectations reflected in such forward-looking statements are reasonable, we can give no assurance that such expectations will prove to be correct. Various factors could cause actual results or performance to differ materially from those discussed in such forward-looking statements.

2. Past performance is not indicative of any specific investment or future results. Views regarding the economy, securities markets or other specialized areas, like all predictors of future events, cannot be guaranteed to be accurate and may result in economic loss to the investor.

3. Any information provided by adviser regarding historical market performance is for illustrative and education purposes only. Clients or prospective clients should not assume that their performance will equal or exceed historical market results and/or averages.

4. The material listed in this publication is current as of the date noted, and is for informational purposes only, and does not contend to address the financial objectives, situation or specific needs of any individual investor. Any information is for illustrative purposes only, and is not intended to serve as investment advice, since the availability and effectiveness of any strategy is dependent upon your individual facts and circumstances. Results will vary, and no suggestion is made about how any specific solution or strategy performed in reality.

5. Advisor does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness or relevance of any information prepared by any unaffiliated third party and incorporated herein, and takes no responsibility therefor. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.

6. Inclusion of index information or any other market information is not intended to suggest that their performance is equivalent or similar to that of adviser’s clients. Investors should be aware that the referenced benchmark funds may have a different composition, volatility, risk, investment philosophy, holding times and/or other investment-related factors that may affect the benchmark funds’ ultimate performance results. Therefore, an investor’s individual results may vary significantly from the benchmark’s performance.

7. No solicitation to buy or sell any securities: “This information is provided as a general source of information and should not be considered personal investment advice or solicitation to buy or sell any securities.”

8. Opinion disclaimer and WSI member disclaimer: “The views expressed are those of the author and not necessarily those of Worldsource Securities Inc. Investments are provided through Worldsource Securities Inc., Sponsoring Investment Dealer and Member of Canadian Investor Protection Fund and of the Investment Industry Regulatory Organization of Canada.”

9. For mutual funds: “Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.”

10. For ETFs: “ETFs may have exposure to aggressive investment techniques that include leveraging, which magnify gains and losses and can result in greater volatility in value and be subject to aggressive investment risk and price volatility risk. ETFs are not guaranteed, their values change frequently and past performance may not be repeated. Please read the prospectus before investing”

11. For tax related matters: “The information provided is general in nature and should not be considered personal taxation advice. We are not tax advisors and we recommend that clients seek independent advice from a professional advisor on tax related matters.”

12. “Insurance Products and related services are provided as part of a comprehensive financial plan through Financial Wealth Builders Inc.”

SECOND OPINION SERVICE

When the markets and economies turn volatile and confusing as they have over the past year, even the most patient investors may question the wisdom of the financial path that they've been following. Over the past 20 years, we've reviewed hundreds of investment portfolios and financial plans. We've seen a number of difficult markets come and go. And we can certainly empathize with the people who find that current environment troublesome and disturbing. We'd like to help, if we can, and to that end, here's what we offer.

A no obligation second opinion

Just as it's wise to get a second opinion on your medical health, it's only prudent to get a second opinion on your financial health. Things change. Life moves on. And the financial plan that was right for you five or ten years ago may not suit your needs today. Are your current investments still right for you? Find out with our complimentary, confidential Second Opinion Service.

Our Second Opinion Service will help you clearly see the BIG picture:

- Understand how your money is really invested
- Know your portfolio's risk
- Identify hidden fees
- Learn how to safely maximize your retirement cash flow
- Learn how to reduce taxes (in concert with your tax professional)
- Review your insurance, long term care, and risk management strategy
- Address your estate planning concerns (in concert with your lawyer)

How It Works: From the comfort of your home (via webinar or call) we'll seek to understand your financial goals – and what your investment portfolio and financial plan (if you have one) is intended to do for you. Then we'll review the portfolio for and with you.

If we think your strategies and investments continue to be well-suited to your goals – in spite of the current market turmoil – we'll gladly tell you so, and send you on your way. If, on the other hand, we think some of your investments no longer fit, we'll explain why, in plain English. And, if you like, we'll recommend some alternatives.

Next Step: Simply complete a request for info at www.fwbsecurities.com or call us at 1-866-735-5581 and ask for Paul Philip or Ennio Longo.

Note- Due to our low fee nature our service is best suited to investors with portfolios of \$250,000 or greater.

ABOUT FINANCIAL WEALTH BUILDERS SECURITIES

As independent wealth planners we keep our client list small, so we can focus on your specific situation and what's most important to you. We are committed to giving our clients access to world class investment ideas, guided by evidence based strategies usually reserved for the very large investor, at a reasonable cost. Our clients count on us for straight talk, common sense ideas, hard work, and complete transparency. We believe Canadians can do better and have more. It's our mission to help you get there.



Paul Philip

**Paul Philip, CFP, CLU, Investment
Advisor**

Today's traditional financial planning is sorely lacking. Financial institutions and the media are in business for themselves and it's up to the consumer to recognize this and take responsibility for their own future. For most, finance and economics is too complex and fast changing to manage effectively by themselves. I believe what most people really want is expert professional guidance that they can trust, someone who has their back....and at a fair price. I believe in openness, transparency and value for your hard earned money.

Paul lives in Toronto with his wife Susana and their 2 daughters, Julia and Jacqueline. He is active in his community and is a volunteer coach for underprivileged youth. He is an avid squash player, and loves to have a good time skiing and travelling with his family.

Paul Philip

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Ennio Longo

**Ennio Longo, BBA, CFP, CLU, Investment
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Ennio Longo, BBA, CFP has been in the financial services industry since 2007. Since that time, Ennio has sought to continually find new and better ways to help his clients in their financial lives. Ennio holds the Certified Financial Planner (CFP) designation and has successfully completed the Canadian Securities course. Ennio specializes in providing holistic financial planning for his clients, raising the bar above the traditional approach employed in the majority of financial institutions. His greatest achievement is seeing the peace of mind his clients receive as he helps them build , protect and enjoy their wealth.

Ennio resides in Toronto with his wife Daniela and their three children Julian, Victoria and Samantha and his favourite past time is being a soccer coach to all three.

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