RJMwealth

Service and Value Offering

EQUITY Associates Inc.

At RJMWealth, we're committed to providing you with an unrivaled wealth management experience. Our team is dedicated to building relationships that expand beyond your investments. We offer a wide range of personalized investment and tax solutions to enhance you family office experience.

Included in the fees we charge, you are entitled to the following services:

Financial Management	Portfolio Management	Tax Planning	Risk Management
Mortgage & debt analysis	Portfolio/pension analysis	Tax analysis	Life Insurance
Cash flow analysis	Diversified product offering	Tax return coordination	Critical illness & disability
Cash flow projection	Retirement/education/savings	In-depth personal tax planning	Long-term care insurance
RRSP/leverage loans	Repositioning/rebalancing	Business tax planning	Asset allocation to reduce risk
Establish financial goals	Portfolio Manager Access	Tax-minimization strategies	Review of money managers
Retirement Planning	**Legacy Planning**	**Life Planning**	**Client Experience**
Retirement income analysis	Estate planning analysis	Eldercare issues	Deep client discovery
Assessment of objectives	Wills and POA	Workplace transitions	Client action plans
Retirement expenses analysis	Charitable giving	Healthy living	Regular status reports
Retirement cash flow projection	Business succession planning	Referral to other professionals	Consistent communication
Retirement education sessions	Access to legal network	Other non-financial advice	Proactive problem resolution

We'd like to ensure you're taking advantage of the full range of our services. Our team values the relationship we have with you and your family and we look forward to partnering with you.

Client Signature:_____________________________ Date:__________________

Client Signature:_____________________________ Date:__________________

Advisor Signature:____________________________ Date:__________________