HIGHVIEW FINANCIAL GROUP™

Facilitating Excellence in the Management of Wealth

Creating An Integrated Wealth Management Experience For Clients

How HighView Financial Group Collaborates With Professional Advisors

By Mark Barnicutt MBA, CFA, *President & CEO* — HighView Financial Group

September 2010

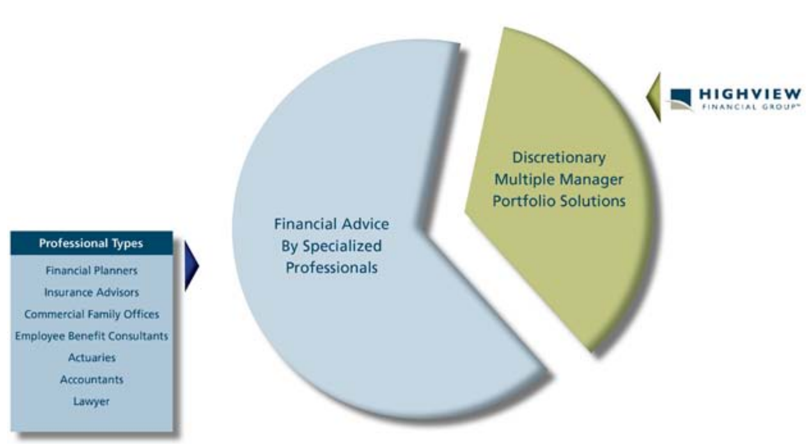
"The first step to providing good advice is understanding clients' complete financial situations."
VIP Forum, Corporate Executive Board

In the management of wealth – whether it's for family or institutional clients such as pensions, foundations & endowments –far too many investment professionals overstate the importance of the "money management" side of wealth management. Clearly, the end result of any wealth management solution is that the client's assets need to be managed in a prudent and responsible manner. However, equally important is what we refer to as the "structural" advice – that surrounds the assets. In the case of a family, this could be the advice related to the design and implementation of investment holding companies and trusts while in the case of an institution it could be the design of an effective pension plan solution (ie: DC versus Group RRSP) or the governance structure overseeing a foundation.

At HighView Financial Group, we view investments as "vehicles" to help clients meet their financial goals but until the client goals have been clearly identified and the appropriate financial structures designed and implemented, it's difficult for a true investment professional to effectively design a tailored investment plan. It is the integration of both the structural advice combined with the investment advice that creates the holistic solution that so many clients are desperately seeking in the marketplace today.

For this reason, we believe that it is critical that investment professionals such as HighView collaborate closely with clients' other professional advisors who provide such structural advice. This includes professionals such as financial planners, insurance advisors, employee benefit consultants, actuaries, accountants and lawyers.

Integrated Client Advice



About HighView:

HighView is an experienced investment counselling firm. Acting as an outsourced Chief Investment Officer, HighView Financial Group designs, implements and helps manage tailored investment portfolios for our Advisors, Families and Institutions.

We manage the private wealth of affluent families, the pension and investable assets of their businesses, and the foundations & endowments which they support. We service our clients directly and in partnership with their professional advisors.

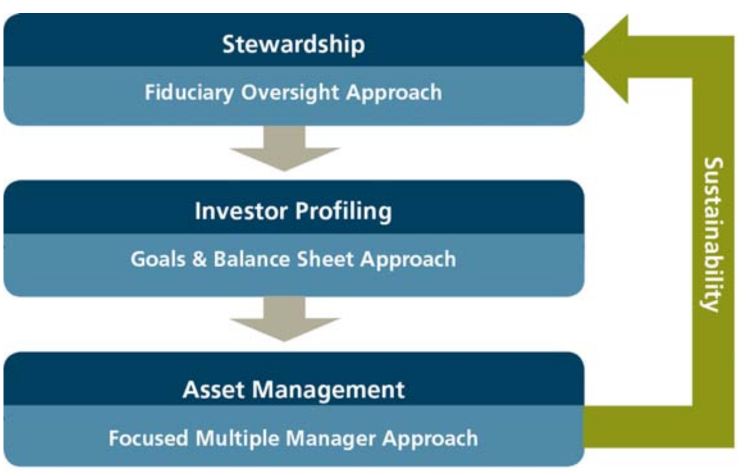
We are unwaveringly objective and transparent in architecting financial portfolios in our clients' best interest as we do not engage in any related investment management businesses. We have a fiduciary (legal and ethical) responsibility for our clients' assets, and are only compensated through client fees for objective and experienced advice and research. Our client's assets are strictly held by third-party respected institutions, never by us.

We have collectively been responsible for the management and stewardship of more than $100 Billion of client assets in senior wealth management leadership roles at leading financial organizations including RBC Dominion Securities, CT Investment Management Group, BMO Nesbitt Burns, CIBC Trust, Maritime Life Insurance Company and Laketon Investment Management (now owned by Canada Life).

We believe that the accumulation of wealth requires patience, perseverance and hard work. Investors don't want to create their wealth twice! Once wealth has been created, we believe that most investors seek to make their wealth sustainable.

For this reason, we take a *"back to basics"* prudent approach to wealth management. Our sound, long-term strategies ("hitting a series of singles" rather than "hitting one ball out of the park") has been proven to be a key differentiator in our clients' success. We focus on the preservation of capital with responsible growth.

From our years of experience successfully managing client wealth in asset management firms, we have designed the **HighView Wealth Sustainability Process™,** a proven, three-phased approach to create and sustain wealth: effective Stewardship, goals-based Investor Profiling and objective Asset Management.



How Does HighView Work With Professional Advisors?

When we work with our clients' professional advisors, we view the relationship as a partnership where all parties are working for the good of the client. As a result, our collaboration occurs on three levels:

1. **Strategic:**
   - Designing a customized wealth solution that is designed around each client's unique set of objectives, while recognizing the challenges that they face, the opportunities that they wish to capture and the strengths that they'd like to enhance in pursuit of those objectives.
   - In the case of Family clients, this could involve designing and implementing an intergenerational wealth plan while for an institutional client, such as a pension plan, foundation or endowment, designing a plan that will help them meet their funding requirements.
2. **Tactical:**
   - In all wealth management client relationships, there are always day-to-day matters that arise which have both investment and structural implications.
   - In the case of Family clients, this could be year-end tax planning while for institutions, such as pension plans, this could include regulatory changes that impact the management of the client assets.
3. **Stewardship:**
   - Providing ongoing oversight of client assets is very critical to ensuring that the objectives of the client are diligently being pursued by all professionals.
   - For Family clients, this can include a Family Stewardship Council comprised of a client's other trusted advisors, such as lawyers, accountants, financial planners, and family members, who effectively act as an "advisory board" around the family wealth. In the case of Institutional clients, such as pension plans, foundations & endowments, effective stewardship includes the participation/representation at Investment Committees.

We believe that an integrated effort by HighView and a client's key professional advisors is critical to delivering the holistic wealth solutions that so many clients are desperately seeking.

Benefits Of Creating An Integrated Wealth Management Experience For Clients:

By working with an asset management firm such as HighView to create an integrated wealth management experience for clients, Professional Practice Firms can derive the following benefits:

1. **Put A 'Competitive Fence' Around Your Clients:**

   The competitive landscape for professional practice firms continues to rise. Client expectations are continually rising and firms who can offer a suite of integrated and enhanced solutions for their clients, which are not readily available from competitive firms, will be able to create enduring relationships with their clients.

2. **Attract New Clients:**

   Professional Advisors who offer integrated and holistic solutions to their clients are always viewed as Advisors who put their clients' interests first and are prepared to think beyond their area of professional competency is designing solutions for their clients. In our experience in the wealth management industry, this has always enabled Professional Advisors to attract new clients which leads to the future growth of their practice.

3. **Increased Revenue:**

   By attracting new clients, as well as the increased participation at the strategic, tactical and stewardship levels of the client relationship, Professional Advisors end-up spending more quality time with their clients, which leads to increased revenue for each Professional Advisor.

4. **Enhanced Firm Brand & Reputation:**

   We believe that the creation of integrated solutions for clients can help extend the brand image of a professional practice firm by augmenting its market perception beyond simply a specialized professional practice firm to one who collaborates with other professionals in order to deliver holistic solutions to their clients.

Contact

HighView is based in Bronte Harbour in Oakville, Ontario. The Town of Oakville is a beautiful community situated on Lake Ontario, just 30 minutes from Downtown Toronto.

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HighView Financial Group is comprised of the following Legal Entities:
HighView Wealth Practices Inc.
HighView Asset Management Ltd.