

The Cardinal Point solution for entertainment and media professionals



Entertainment and media professionals have chosen a specialized field with unique rewards and challenges. Their success requires a level of innate talent, persistence and dedication. Additional layers of financial complexity often result from their career path due to inconsistent employment opportunities. In light of this reality, it is important for an entertainment and media professional's current financial plan to integrate with their personal, professional and financial life.

Cardinal Point has the platform and service standards to comprehensively address an entertainment and media professional's financial needs. Our advisors consider investments, tax situation, risk management,

retirement plans and estate requirements when offering advice. We recognize that we are part of an established team. Many entertainment and media professionals partner with "behind the scenes" practitioners such as business managers and agents. Cardinal Point fosters a collaborative approach when interacting with these existing service providers.

At Cardinal Point, we are held to the fiduciary standard, which is the highest standard of care. Put simply, we serve as client advocates and are required to do what is in their best interest. As an independent firm, we focus our attention on financial planning and the needs and goals of those that we represent.

Our advantage

Cardinal Point is a boutique wealth management organization that has offices in the United States and Canada. Our cross-border platform provides comprehensive investment management and financial planning. We offer the unique and value-added benefit of an integrated cross-country approach.

Fees matter

Cardinal Point charges an annual asset based fee on liquid assets under management. We believe in a clear and transparent fee structure where entertainment and media professionals are not subjected to an arsenal of a la carte charges. Consequently, long-term strategies and solutions are served in lieu of short-term sales charges.

We are part of your team

Cardinal Point recognizes the important role of outside advisors. We strive to be part of a financial team focused on solving the unique wealth management requirements of entertainment and media professionals. Our focus is to provide holistic and goal based solutions.

We pride ourselves on having an independent platform guided by the principles of providing sound financial advice and not the sale of investment products. Cardinal Point employs third party financial and trust companies to provide custodial services on behalf of our clients. We believe that this arrangement alleviates potential conflicts of interests.

Our process

Cardinal Point adheres to a Chief Financial Officer (CFO) approach with every relationship that we engage:

- We profile our clients to learn about their values, goals, income, balance sheet, investments, taxation, insurance, employee benefit, retirement, education and estate planning requirements.
- Cardinal Point constructs a custom Investment Policy Statement and a comprehensive financial plan. The investment policy statement is Cardinal Point's mandate as to how we will manage our client's assets. The financial plan is a tool that documents the entertainment and media professional's financial life.
- Our investment philosophy employs a "Core and Satellite approach". We seek to utilize low cost and tax efficient investment vehicles. Successful clients often require tax efficient income streams from their portfolios and we attempt to maximize these flows. Our mandates include broad asset class and international diversification.

Our services

- Comprehensive investment management
- Personal balance sheet and income statement creation
- Budget and cash flow review
- Cash management and automated bill pay
- Review health, life, disability and property insurance
- Analyze charitable and estate planning strategies
- Domestic transitioning and cross-border wealth management
- Retirement planning
- Real estate and liability review



Comprehensive investment management

Cardinal Point utilizes a “Core and Satellite” investment philosophy. The Core consists of cash, investment grade bonds, preferred shares and both U.S. and international equities. The Core is augmented through inclusion of sub-asset classes and investment styles such as value and small capitalization securities. The function of the Core is to deliver broad capital market participation while considering risk, investment expense and taxation.

The Satellite is primarily comprised of opportunistic investment strategies. Cardinal Point employs high-yield bonds, select global equity mandates, various alternative investments, as well as sector concentration positions for this strategy. The function of the Satellite is to increase diversification by introducing assets that have low correlation to the Core component.

Personal balance sheet and income statement creation

The balance sheet is a tool that provides a financial snapshot of our entertainment and media professional’s financial health. It compiles assets, liabilities and computes net worth. Additionally, the income statement is an equally important document that provides insight into cash flow management. Both documents are staples of the planning process.

Budget and cash flow review

Cardinal Point analyses cash flow requirements and spending patterns for the entertainment and media professional under our care. Short-term spending discipline is important when considering long-term financial goals.

Cash management and automated bill pay

Clients need to implement an effective cash management strategy in order to simplify their financial lives. Our service partners and affiliates offer 24-hour Internet access, check writing, VISA debit and credit cards, ATM access, duplicate statements, automated payment of authorized expenses and electronic funds transfer. Our service provides accountability, simplicity and transparency.

Health, life, disability and property insurance review

Insurance plays an important role in asset and income protection. Entertainment and media professionals are subject to injury, prolonged illness, lawsuits and even death. Cardinal Point maintains a network of independent insurance providers in both the United States and Canada.

Charitable and estate planning strategy analysis

Cardinal Point establishes a framework for charitable gifting and estate planning. We review potential strategies with clients and outside advisors. Charitable giving and estate planning are important components of a successful financial plan. Cardinal Point maintains a network of independent corporate and estate planning attorneys throughout the United States and Canada.

Domestic transitioning and cross-border wealth planning

Entertainment and media professionals often relocate to different cities. Tax, investment, insurance and estate complexities must all be considered and managed. A cross-border transition is frequently sophisticated. For example, many entertainment and media professionals will relocate to their home country upon retirement, but have accumulated assets on both sides of the border. Cardinal Point's unique and integrated cross-border solution creates efficiencies and streamlines complexity.

Retirement planning

Cardinal Point strives to maximize financial opportunity upon retirement. Our team will address the unique planning challenges and provide continued counsel during an entertainment and media professional's adjustment.

Real estate and liability review

Cardinal Point reviews existing real estate holdings and their associated liabilities. Real estate plays an important function within many successful financial plans. Acquisition, maintenance and disposition of real estate can create opportunities and pitfalls. Effective guidance in this area is paramount.

Disclaimer

"Cardinal Point" is the brand under which the dedicated professionals within the independent Cardinal Point Group of Companies collaborate to provide financial and investment advisory, risk management, financial planning and tax services to selected clients. Cardinal Point comprises three legally separate companies: Cardinal Point Wealth Management, LLC, a U.S. registered investment advisor; Cardinal Point Capital Management Inc., a U.S. registered investment advisor and a registered portfolio manager in Canada; and Cardinal Point Wealth Management Inc., a Canadian financial planning firm. This brochure is solely for informational purposes. Advisory services are only offered to clients or prospective clients where the independent Cardinal Point firms and its representatives are properly licensed or exempt from licensure. Each firm enters into client engagements independently. No advice may be rendered by Cardinal Point unless a client service agreement is in place. Investing involves risk and possible loss of principal capital.