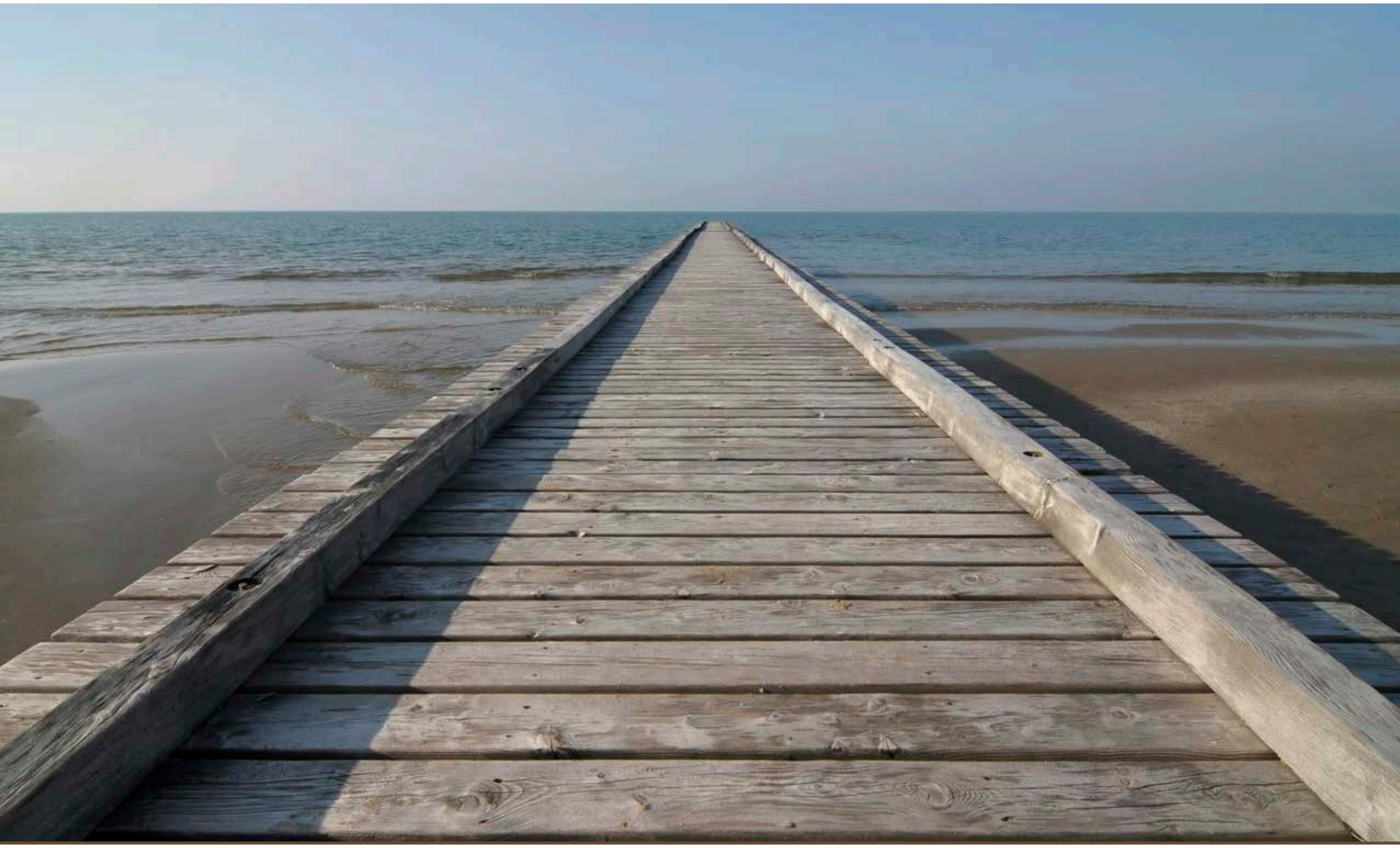

HERITAGE. DISCIPLINE. TRUST.

CARDINAL | POINT

Building a Plan for Your Life

Cardinal Point is an independent cross-border wealth management firm created to service the financial needs of high net worth individuals and their families in the United States and Canada. We understand that your family, your values, your interests and your philanthropy are all connected. That's why we use a comprehensive, personalized planning approach to build, preserve and manage your wealth.

At Cardinal Point, we realize that our clients are faced with a range of financial responsibilities and opportunities throughout their lives and their careers. With our guidance and a disciplined approach to wealth management, we help our clients ensure lasting wealth for today, tomorrow and generations to come.

Company Overview

Cardinal Point provides personalized investment management, wealth planning, and cross-border solutions to families, individuals, and related institutions.

We combine innovative investment skill and knowledge with conservative financial beliefs that recognize the importance of a patient, prudent approach. Cardinal Point is dedicated to meeting the needs of our clients with a primary focus on capital preservation, risk management and the delivery of long-term investment returns through varying economic and market cycles.

We support and advance the goals of our clients through customized wealth and financial planning services, investment policy creation, asset allocation and portfolio management. As a client of Cardinal Point, you can enjoy the assurance that comes with having a team of experienced professionals working with you to build a comprehensive wealth plan that is focused on creating long-term value — and delivered with a personalized approach that is tailored to your needs.

OUR CLIENTS

At Cardinal Point, we work with individuals and families who have made a commitment to excellence and expect it from others. Our clients come to us for a variety of reasons: the expertise of our investment management; our ability to manage and transition wealth across the border; the integration of their tax, philanthropic, and estate plans; and the simplicity we bring to their complex financial lives.

We specialize in serving residents of Canada and the United States with domestic investment management and financial planning needs, as well as those who require cross-border planning. Our clients seek a long-term relationship with a trusted wealth manager who fully understands their situation and goals. These high net-worth individuals and families understand the need to diversify their investment portfolios, create a family legacy, and find a more efficient and satisfying approach to managing their wealth.

Financial Planning

At Cardinal Point, our full range of financial planning strategies can help you build a clear roadmap for the future that is guided by both your current financial situation and your aspirations.

We start by helping you define and quantify your financial goals and then create a practical, step-by-step plan to help you reach them. Our financial planning service combines our investment management process with your short- and long-term objectives, your exposure to risk, and your estate plan.

Through a highly collaborative process, we develop multiple life scenarios so that you can better understand the financial implications of your choices. We work in concert with all of your advisors, including your tax and legal professionals, to help integrate a total plan with measurable goals and expected outcomes.

Your personalized financial plan provides a full menu of planning topics, including:

- Asset & liability analysis
- Net worth statements and forecasting
- Cash flow & budget planning
- Health, life & property insurance review
- Business continuity review
- Analysis of tax & investment structures
- Risk management analysis
- Estate Planning and will review
- Education funding
- Offshore planning
- Cross-border taxation issues

CROSS-BORDER SOLUTIONS

At Cardinal Point, we specialize in cross-border financial planning and the transition of wealth as clients move to and from the United States and Canada. We not only prepare clients for the move and transfer of their assets across the border but continue to manage their financial affairs once moved. For those clients that have already made the move across the border and have assets or financial interests in both countries, Cardinal Point will create an integrated cross-border financial plan and investment strategy.

Our approach to cross-border wealth management is truly unique in that we have offices in both the United States and Canada. This cross-border presence allows us to provide you with the same high degree of service in either country.

RISK MANAGEMENT

As personal wealth grows, affluent individuals and families become increasingly exposed to potential liabilities. Through Cardinal Point's relationships with outside strategic partners, we'll conduct a complete risk management analysis to help ensure strategies are put in place to protect wealth and limit exposure to undue risks.

GENERATIONAL & FAMILY EDUCATION

Preparing the next generation for the transfer of family wealth is an essential component of family wealth management. That's why Cardinal Point helps ensure the necessary education is in place so that all generations involved understand the responsibilities of managing and maintaining wealth.

PHILANTHROPIC PLANNING

Personal philanthropy should be a celebration of one's life, values and beliefs. Being in the position to give back to the community through charitable initiatives is highly rewarding but also requires proper planning. The professionals at Cardinal Point work with you to build a philanthropic road map that allows you and your family members to fully reap the joy and satisfaction that comes from charitable passions.

Investment Management

Client portfolios are designed with an investment philosophy known as the "core and satellite" allocation. The core is constructed using index funds and exchange traded funds (ETFs) seeking asset class returns in a highly cost and tax effective manner. Individual bonds and stocks can also be employed as we customize client portfolios. The core portion of the portfolio is a value oriented and small company investment style. The satellite component offers further diversification through the tactical management of sectors and specific sub-asset classes. Studies on market momentum and security valuations are used when screening securities to be included in the satellite.

PORTFOLIO CREATION

At the center of our investment approach is a customized portfolio construction process that is supported by our ongoing review, advice and support:

1. We review and analyze your unique financial situation. We start by determining your distinct financial goals and needs, your time horizon and tolerance for risk, all within the framework of a complex and changing tax, regulatory and economic landscape.
2. We design an optimal portfolio to help achieve your financial goals. After we have a thorough understanding of your financial situation, we create an asset allocation strategy that guides investment selection. Our investment framework seeks to realize the full potential of asset allocation by building a portfolio where risk and reward are balanced to match your objectives.
3. We develop a written investment policy statement (IPS) to guide the investment process. Your personalized IPS defines the guiding principles for the management of your wealth. Your IPS is unique to the specific needs, time horizon and risk tolerance you establish with your advisor. Your IPS is a working document that will change in accordance with any changes made to the asset allocation variables described above. Final client approval of the IPS is required before any assets are deployed within a recommended strategy.

PORTFOLIO MONITORING

Our diligent supervision helps ensure your portfolio achieves its investment objectives. Our performance evaluation process seeks to measure the performance results of the underlying strategy.

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"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. 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.

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