



The Wealth Management Services of Kurt Rosentreter

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Manulife Securities Incorporated is a Member of the Canadian Investor Protection Fund

Select Your Advisory Relationship Preference with Kurt and his Team					
Services	Just Starting Package	ROBO Advisor Package	Comprehensive Family CFO Package	Discretionary Wealth Management Package*	Build Your Own Package
Common Client Characteristics <ul style="list-style-type: none"> Name of service package. Investment portfolio average size. Characteristics of our advisory relationship. 	<ul style="list-style-type: none"> Basic introductory advisory relationship Comprehensive integrated goal based financial planning - one overall plan Investors with \$0-\$200,000 of savings Prefer high quality, low maintenance solutions Value priced 	<ul style="list-style-type: none"> Stock & bond investor No financial planning advice desired Occasional communication, client initiated Any size investment portfolio Low cost 	<ul style="list-style-type: none"> Advanced advisory relationship Comprehensive wealth management and financial planning - one overall plan Investors with \$200,000+ seeking "buy and hold" DRIP investing with stocks, ETFs or mutual funds Non discretionary investment management Value priced 	<ul style="list-style-type: none"> Advanced advisory relationship Comprehensive wealth management and financial planning - one overall plan Investors with \$200,000+ seeking discretionary investment management with stocks and ETFs Low maintenance Value priced 	<ul style="list-style-type: none"> Custom designed relationship What do you want?
Investment Advisory Services <ul style="list-style-type: none"> Build a professional investment plan following our six step process. Monitor and rebalance the portfolio periodically back to plan. Account maintenance services (bond maturities, fee payments, profile updates). 	Included, basic Included Included	\$200/hour fee for planning work Not applicable Included, basic	Included Included Included	Included Included Included	
Investment Products <ul style="list-style-type: none"> Analysis and selection of mutual funds for the portfolio. Analysis and selection of stocks and ETFs for the portfolio. Actively trading securities monthly or more. Separately Managed Account (discretionary trading of securities)* Behind the scenes monitoring of investments all year long. Investment fee approach. 	Included Not available Not available Not available Included, basic Commissions of 1% to 3% per trade, with a \$250 minimum	Optional \$200/hour fee for planning work No, low turnover, DRIP approach Not available Not available Commissions of 1% to 3% per trade, with a \$250 minimum	Included, F class versions Included No, low turnover, DRIP approach Not available Included Asset based fees that decline as investment account grows, ranging from 0.6% to 2% per year. May be tax deductible	Not available Included Included Included Included Asset based fees that decline as investment account grows, ranging from 0.6% to 2.75% per year. May be tax deductible	
Financial Planning Services <ul style="list-style-type: none"> Retirement cash flow scenario analysis and periodic updates. Personal tax planning strategies and newsletter. Oversee personal tax return preparation and review. Advice on mortgages and debts. Children's savings and RESP planning. Design and review of Wills, Powers of Attorney, trusts and overall estate design. Post death estate management and assistance to survivors. Life insurance analysis and management of policies. Advice about buying houses, cottages & rentals. Specialized advice on birth, date, marriage, divorce, job loss, starting a business. Financial advice on career, pensions, benefits, company stock, stock options. Small business financial advice. Account Administration fee charged by the dealer. 	One time initial planning and set up fee that is the greater of \$2,500 or \$200/hour Fee is invoiced \$200/hour fee for planning work \$200/hour fee for planning work Not available Included, basic Included, basic \$200/hour fee for planning work \$200/hour fee for planning work Included, basic \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work Annual RRSP Trustee fee per SIN of \$150	One time initial planning and set up fee that is the greater of \$3,500 or \$200/hour Fee is invoiced \$200/hour fee for planning work \$200/hour fee for planning work Not available \$200/hour fee for planning work \$200/hour fee for planning work Not available \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work \$200/hour fee for planning work Annual RRSP Trustee fee per SIN of \$150	One time initial planning and set up fee that is the greater of \$1,000 or \$200/hour Fee is invoiced Included Included Included Included Included Included Included Included Included Included Included Included None	One time initial planning and set up fee that is the greater of \$1,000 or \$200/hour Fee is invoiced Included Included Included Included Included Included Included Included Included Included Included Included None	
Communications <ul style="list-style-type: none"> Number of personal meetings/year. Meetings at your home or office (Meetings in our office have lower fees). Receipt of our newsletter on money strategies. Quarterly brokerage statements. Monthly or quarterly customized portfolio reviews with benchmark reporting. Periodic phone call updates. 	Up to three in first year, one yearly Meetings in our office recommended Included Included Included Not available Included, basic	Per meeting cost of \$200/hour, minimum \$600/year. Meetings in our office Included Included Included Not available \$200/hour for preparation time and call	Two to four per year Your preference Included Included Included Customized Included	Two to four per year Your preference Included Included Included Customized Included	

* Discretionary trades are executed by a Portfolio Manager, through Manulife Securities' Separately Managed Account platform.
 HST or GST is applied to all hourly rate fees, asset based fees and account fees.
 DRIP means dividend reinvestment plan.