

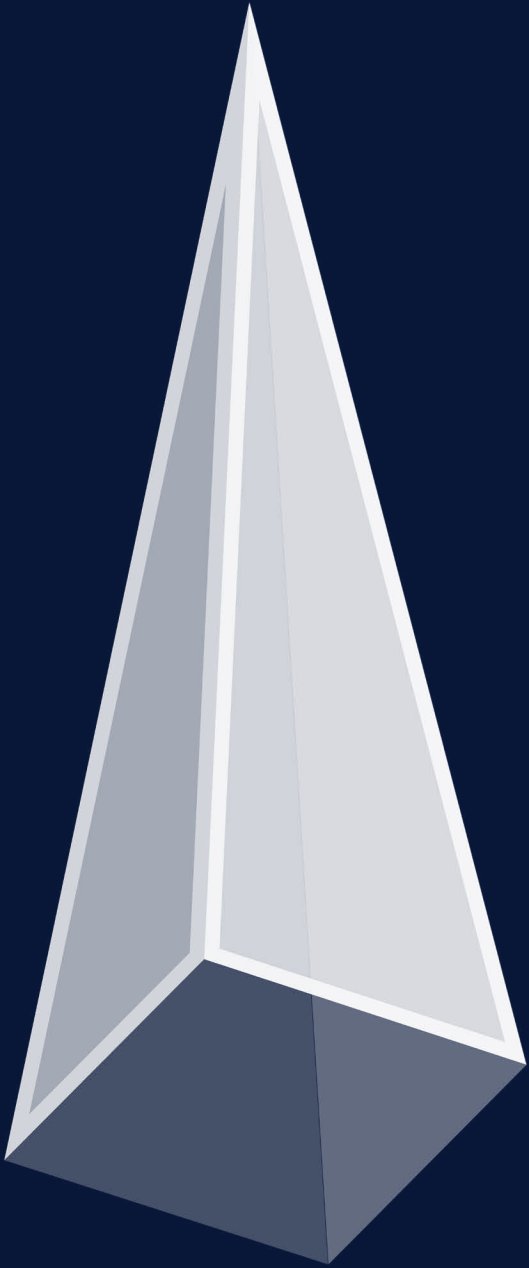


**ASSANTE**  
WEALTH MANAGEMENT

**Spire Advisors**



Prosperity lives here.



**ASSANTE**  
WEALTH MANAGEMENT

**Spire Advisors**

**Offices:** Mississauga, Huntsville, Powassan, North Bay, Parry Sound, and Orillia

**Social Media:** @assante.spire.advisors

**Web:** [www.spireadvisors.ca](http://www.spireadvisors.ca)

PA  
POWAS  
UNTSVILLE NO  
NORTH BAY ORILLIA PA  
PARRY SOUND POWAS  
POWASSAN HUNTSVILLE NO  
UNTSVILLE NORTH BAY ORILLIA PA  
NORTH BAY ORILLIA PARRY SOUND POWAS  
ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NO  
PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWAS  
POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NO  
UNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PA  
NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWAS  
PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NO  
POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PA  
NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWAS  
PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NO  
POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PA  
NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWAS  
PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NO  
POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PA  
NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWAS  
PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NO  
POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND POWASSAN HUNTSVILLE NORTH BAY ORILLIA PA

# Achieve Your Goals & Dreams

| At Spire Advisors, planning your financial future is more than just looking at numbers

To us, it's the people and dreams behind the figures that matter the most. We believe there are three keys to our job that help us work closely with you to develop a long term, holistic financial plan.

# 1

## WE MUST BE DIRECT.

We work to be knowledgeable about you and your family situation. We work to understand what you want your money to do for you.

# 2

## WE ARE YOUR GUIDE...

...when you need us. We will help you to navigate the complexities of investment management, retirement planning, tax planning, estate planning, and business succession planning.

# 3

## IT'S ALL ABOUT YOU.

We want to work with you to build a personalized, long-term strategy that we follow and monitor closely, so that you can maintain your lifestyle and enjoy a comfortable retirement.



# About Spire Advisors

## | Prosperity lives here.

In 1998, Senior Financial Planning Advisor Ian Jenner joined with his friend and business partner Jamie Geisler to form Jenner, Geisler & Associates of Assante Capital Management Ltd. At the time they had three assistants. Today, they have six offices located in Mississauga, Huntsville, Powassan, North Bay, Parry Sound, and Orillia with more than 20 staff + colleagues.

In recognition of this growth and as a testament to their caring, one-on-one approach to the needs of their clientele, they became known as Spire Advisors of Assante Capital Management Ltd.

Welcome. We look forward to helping you discover why “Prosperity lives here.”

### IAN JENNER /// COFOUNDER

SENIOR FINANCIAL PLANNING ADVISOR AT SPIRE ADVISORS OF ASSANTE CAPITAL MANAGEMENT LTD.

Ian has always had a passion for helping people achieve their personal and professional goals. His business acumen (and understanding of how one creates and keeps wealth in order to provide security) is driven by a Financial Planning process that emphasizes an extensive view of wealth creation for each family's unique set of requirements. Over the past 24 years, Ian's experience in all matters relating to finance have assisted many in their quest for financial security.

Ian is grateful that he decided to immigrate to Canada in his early 20s with his wife Fionna (who is from Scotland), to explore new opportunities: “Canada has been a blessing for our family. We couldn't think of a better place to live.” When Ian and Fionna are not actively participating in numerous roles within their community, you can find them spending as much time as possible enjoying the many adventures and exploits of their five children, and thirteen grandchildren.

### JAMIE GEISLER, CFP® /// COFOUNDER

SENIOR FINANCIAL PLANNING ADVISOR AT SPIRE ADVISORS OF ASSANTE CAPITAL MANAGEMENT LTD.

Even as a teenager, Jamie knew that he was meant to be a financial advisor. By working at his father's home building business while growing up in Powassan, Jamie learned the value of hard work and treating clients with empathy. At 16 years old, he would accompany his parents to meetings with their financial advisor; and at 17, he started to build his own investment portfolio. Jamie graduated with a degree in economics from Wilfrid Laurier University, and founded the Assante Powassan office in 1994. The business was built on a simple philosophy: only recommend strategies and solutions that you would follow yourself.

As a Certified Financial Planner® professional, Jamie enjoys collaborating with his team, and specializing in retirement income and tax planning for individuals or corporations with investment portfolios in excess of \$500,000.

When Jamie isn't spending time with Lisa (his high school sweetheart + wife of over 26 years) and their two children, you can find him playing hockey with his lifelong friends.

# Proficient Integration

## | Why did we choose Assante Capital Management Ltd.?

Established in 1995, Assante has since become one of the largest wealth management firms in Canada; so, when you work with one of our advisors, you are benefiting from a national success story.

Ian Jenner and Jamie Geisler, CFP® chose to join Assante Capital Management Ltd. because this partnership offers additional financial strength and resources to Spire Advisors, which allows our group to add even more dexterity and value to the services we tailor to the individual needs of each client.

We provide our clients with proficient integrated financial services that oversee cash flow, debt, insurance, tax, estate, investments, and more.

## | The Advantages are Clear

You can feel secure knowing that your financial needs are being looked after by Spire Advisors of Assante Capital Management Ltd. Our advisors, on average, administer almost twice the assets of advisors at other major independent firms. That's a powerful indication of our proficiency – and the trust we have earned from our clients.

With access to a wealth of tools and resources, our advisors and clients are supported by the exceptional investment management team and wealth planning group available through CI Investments Inc., and Assante Private Client, a division of CI Private Counsel LP.

Our core values of integrity, passion and professionalism drive our business. It's through our all-encompassing approach (which offers a comprehensive and integrated range of services and advice) that your advisor can partner with you to tailor a strategy that meets your unique needs, and simplifies + enhances your financial well-being.

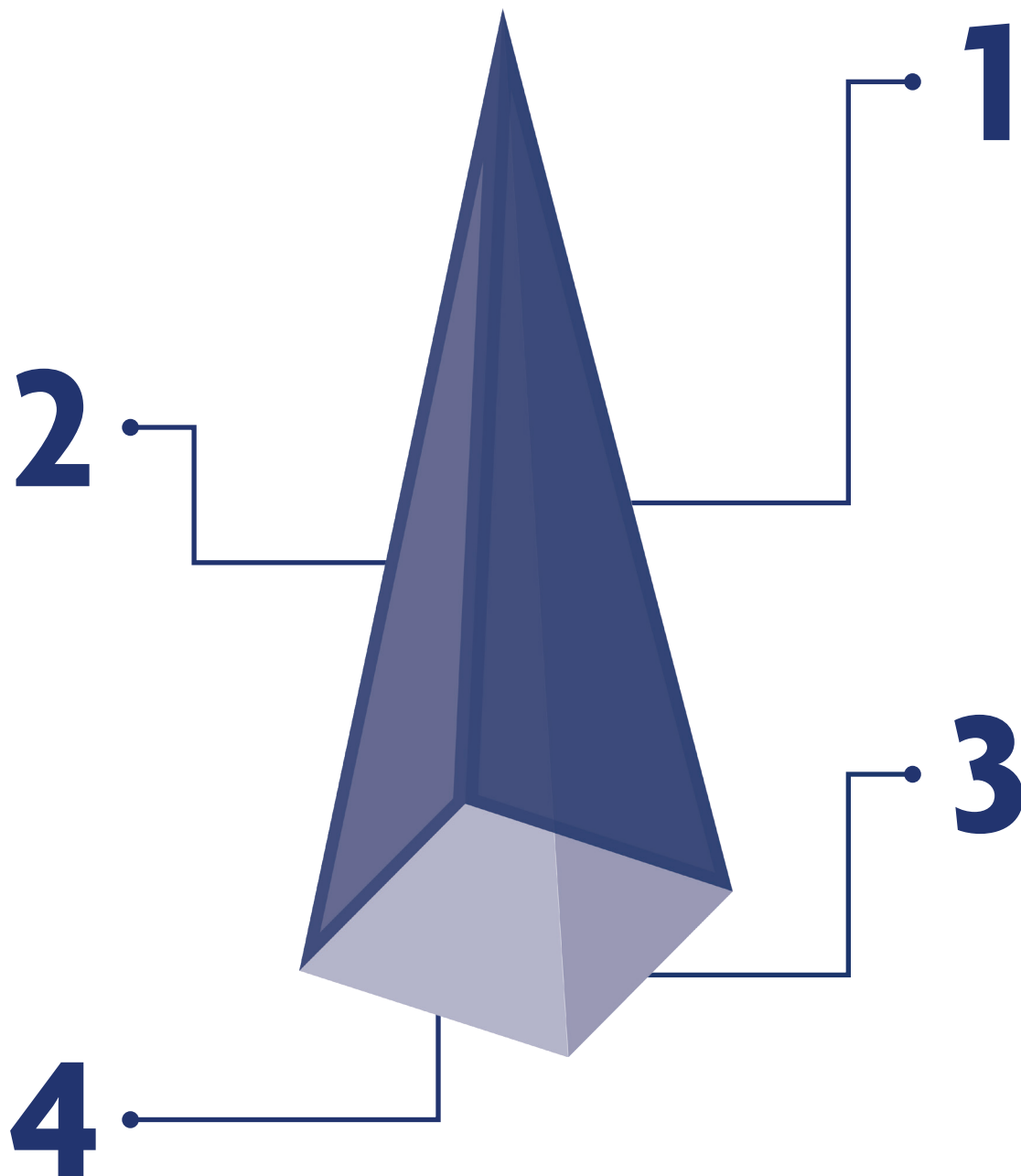


IAN JENNER & JAMIE GEISLER, BA ECON, CFP®

/// SPIRE ADVISORS OF ASSANTE CAPITAL MANAGEMENT LTD.

# Our Fundamentals

| Our "Spire" consists of four sides, or Fundamentals, which drive and define the ways in which we care for you: the Client.



# 1 EMPATHY

the ability to understand and share the feelings of another

We often say, “it’s the people behind the figures who matter the most.” This is why we prioritize the act of truly listening to you: the client. We want to nurture a deep understanding of your hopes, dreams, and fears. First and foremost, our job is to empathize with you. We put ourselves in your shoes in order to address your concerns, and treat your goals as if they are our own.

# 2 INSIGHT

a deep and accurate understanding of a person, thing, or situation

Once we develop a thorough understanding of how we can help you maintain your lifestyle, look forward to a comfortable retirement, and manage your wealth, we ensure that you understand exactly what we’re doing in order to make that happen. We want to work with you – and be completely transparent. Therefore, we give you insight into how we are helping you, every step of the way.

# 3 CONFIDENCE

the feeling or belief that one can rely on something; firm trust

When you work with our advisors, you will find that the peace of mind you experience will be priceless. This is because we demonstrate to you that your plan has been carefully tailored to your unique circumstances – and that it is strongly built to withstand the good times, and the bad. When you invest your trust in one of our calm, steadfast advisors, you will feel confident in the financial well-being of your present (and your future).

# 4 INTEGRITY

the quality of being honest and having strong moral principles

Being an advisor means having a strong sense of leadership; and to us, the most important characteristic of high quality leadership is integrity. Our primary focus is taking care of your best interests, by providing you with guidance that is thorough, honest, and morally upright. We are committed to providing leadership that is outstanding on a professional level – and outstanding on a deeply personal level as well, as we carefully attend to your concerns, dreams + long term goals.

# Our Advisors

| Our proficient team members are located in Mississauga, Huntsville, Powassan, North Bay, Parry Sound, and Orillia.

## Ian Jenner, Senior Financial Planning Advisor

Ian has always had a passion for helping people achieve their personal and professional goals. His business acumen (and understanding of how one creates and keeps wealth in order to provide security) is driven by a Financial Planning process that emphasizes an extensive view of wealth creation for each family's unique set of requirements.

Over the past 24 years, Ian's experience in all matters relating to finance have assisted many in their quest for financial security.



705.840.6999 / [ijenner@assante.com](mailto:ijenner@assante.com)

## Jamie Geisler, CFP<sup>®</sup>, Senior Financial Planning Advisor

By working at his father's home building business while growing up in Powassan, Jamie learned the value of hard work and treating clients with empathy. At 16 years old, he would accompany his parents to meetings with their financial advisor; and at 17, he started to build his own investment portfolio.

Jamie builds his business on a simple philosophy: only recommend strategies and solutions that you would follow yourself.



705.724.2400 / [jgeisler@assante.com](mailto:jgeisler@assante.com)

## Tony Sutey, FMA, CIM, CFP<sup>®</sup>, Senior Financial Advisor

Senior Financial Advisor Tony Sutey started taking investing very seriously at 13 yrs old, after meeting his late father's attorney, who jokingly told Tony that he had to "look after these stocks now" – and Tony took that to heart.

Considering his extensive experience, it comes as no surprise that Tony works with more than 250 client families and oversees over 150 million in financial assets throughout Ontario: "Investments and saving income taxes for my clients is in my blood. It's all I ever wanted to do."



705.789.0113 / [tony.sutey@assante.com](mailto:tony.sutey@assante.com)



## Wade Perkins, CFP<sup>®</sup>, Senior Financial Advisor

With over 20 years' experience in providing full-service wealth management to business owners, families, and individuals in the Parry Sound area, Wade has developed a reputation for providing excellent advice and integrated solutions to all of his valued clients.

"My role is to provide the type of support that will allow clients to focus on their day-to-day, while I work with other professionals (lawyers, accountants, etc.) to meet their long-term needs."



705-746-2131 / wperkins@assante.com

## Trina Odd, B.B.A., Financial Planning Advisor

Following "Black Monday" in October of 1987, Trina put \$1,000 into the market at the age of 16 – and this experience gave her a true understanding of investing long before she began her career. After 14 years in the field, Trina Odd joined Ian Jenner and Jamie Geisler in 2008 as a Financial Advisor.

Everyone has a unique story – and like the rest of our advisors, Trina knows that planning your financial future is more than just looking at numbers.



705.724.2400 / todd@assante.com

## Amy Cronkwright, Financial Advisor

Amy discovered her passion for assisting people with their finances in the 90s. While she loves working with all of her clients, Amy feels especially connected to young people just starting out, and older single women who are separated, or who have been widowed.

Professionally, Amy's mind is results oriented; and personally, she derives a lot of satisfaction from helping others. This pairing creates the perfect foundation for a Financial Advisor.



705-840-6999 / amy.cronkwright@assante.com

## Lisa Ferry, Financial Advisor

Financial Advisor Lisa Ferry has been helping people achieve their financial goals for 19+ years. She joined Ian Jenner and Jamie Geisler in 2016, and has never looked back.

Lisa is strongly driven by her motivation to guide individuals and families towards their financial success; and she loves the fact that every client has a different set of needs, which adds an element of variety to the work she does each day.



705-327-1965 / lferry@assante.com



Invest in your  
peace of mind.



# Financial Advice

| Prepare. Plan. Protect.

## INVESTMENT PLANNING ADVICE

Investment planning is a joint effort between you and your advisor; and we aim to make this process an enjoyable one. You will see how easy it can be, and that the benefits you will receive (along with the peace of mind) are priceless!

With investing, it is discipline that pays the biggest dividends. Let us prepare a prudent investment strategy based on your objectives and risk tolerance. Then we will implement it, consistently and carefully, with a broad range of best-in-class solutions and services.

Unlike the average investor, you will have access to an exclusive suite of managed portfolios, customized to your specific liquidity needs, growth expectations, and family situation. These portfolios utilize proven asset allocation and diversification techniques under the guidance of experienced portfolio management teams. Like all of our managed portfolios, it will be regularly monitored, adjusted, and systematically rebalanced to ensure that it continues to reflect your personalized plan.

## RETIREMENT INCOME PLANNING

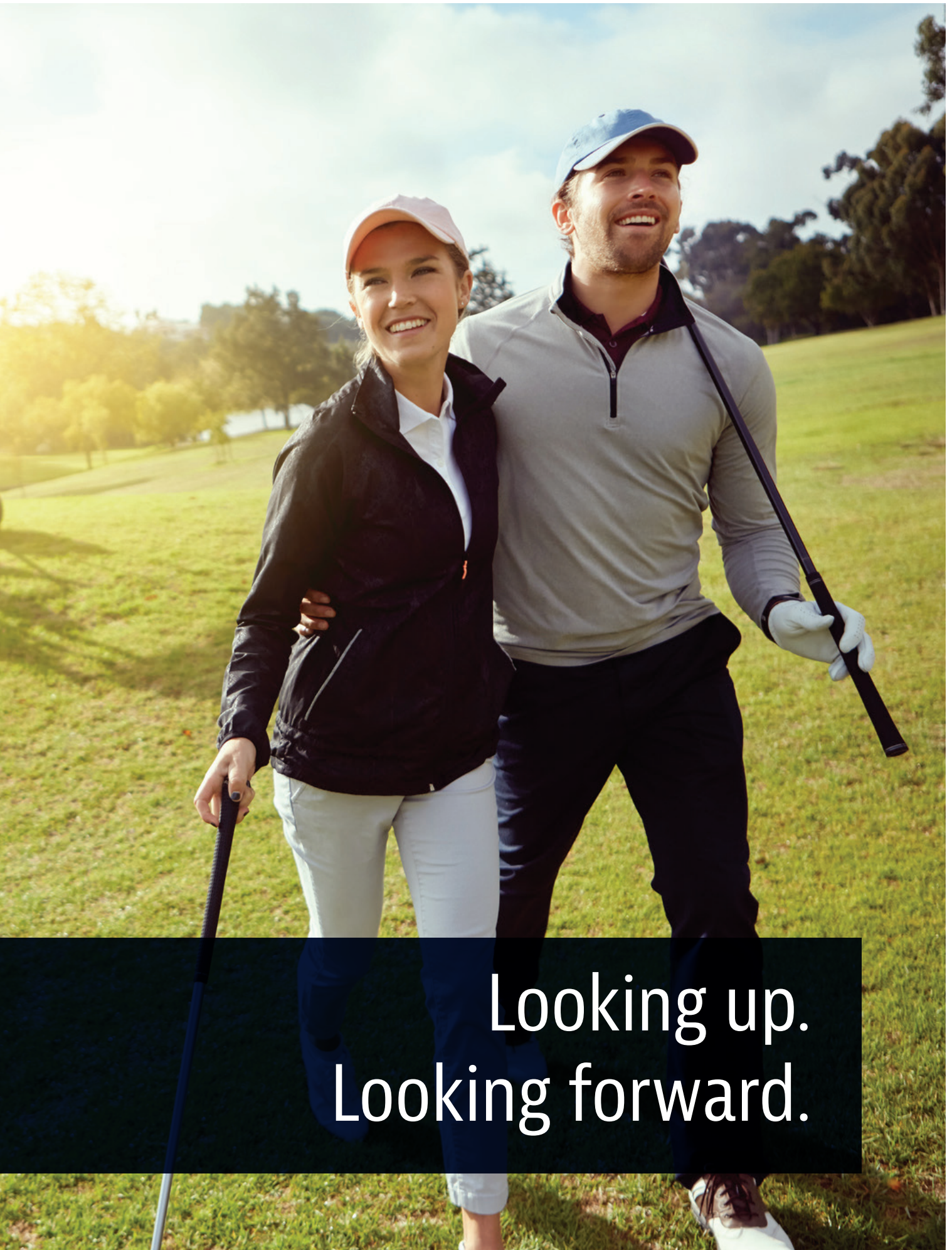
We have access to many retirement income products. Based on your income goals, investment risk tolerances, and time horizons, we will tailor an income strategy for you.

This could include regular mutual funds, to guaranteed income for life, to annuities. The options are almost endless.

We will meet with you to customize a plan, and then visit it regularly to ensure that the plan continues to meet your goals and objectives for a happy and secure retirement.

\*Insurance products and services are provided through Assante Estate and Insurance Services Inc. A description of the key features of the applicable individual variable annuity contract is contained in the Information Folder. Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.

\*\*Product features are subject to change.



Looking up.  
Looking forward.



# Financial Advice, continued...

## | Prepare. Plan. Protect.

### TAX PLANNING

It's a fact of life in this country – the more you have, the more you have to pay. By working with tax professionals, Spire Advisors of Assante Capital Management Ltd. are adept at keeping more of your money in your pocket; because it's not so much what you make that counts... it's what you keep.

We can deploy a whole arsenal of tactics to minimize your tax burden. Tax-smart strategies include:

- Choosing tax-deferred and tax-exempt options
- Optimizing tax-preferred income in non-registered plans
- Establishing trusts and endowments
- Splitting income among family members

### ESTATE PLANNING

You can't take it with you, but you can decide where it will go and how smooth the transition will be. And isn't a well-structured, effective estate plan the best legacy of all?

Turn to Assante for wise counsel on:

- Transferring your assets to the next generation
- Minimizing capital gains taxes and probate fees
- Maximizing tax-exempt legacy opportunities
- Strategic charitable gift planning
- Taking advantage of estate freezes

### BUSINESS SUCCESSION PLANNING

If you own a corporation that carries on an active business, you may be in a position at some point to consider the sale of your business. We are here to assist you in your succession plan. There are many options to choose from and your circumstances will determine what route is optimal for you.



Be comfortable.  
Be relaxed.



# Management Solutions

## | Integrated Wealth Management

### CASH & CREDIT MANAGEMENT SOLUTIONS

Strategy, discipline, and long-range planning are all well and good, but you can't put life on hold. What about the here and now? Your integrated wealth management plan needs to be flexible enough to accommodate the opportunities that present themselves today.

By considering your cash and credit needs along with all the other components of your financial affairs, your Assante advisor helps ensure that you and your family enjoy quality of life today, while working toward your financial goals for the future.

### RRSP & INVESTMENT LOANS

We offer RRSP and Investment loans for our clients at competitive rates. Please contact us for more details.

### MORTGAGE & DEBT MANAGEMENT

Do you know we have access to mortgage and loans? We have relationships with Manulife Bank and National Bank that will provide you with in-home service at competitive rates without the hard selling pressures of traditional banks. Talk to us today about how we can help reduce the amount of interest you will pay over the life of your mortgage.

\*Using borrowed money to finance the purchase of securities involves greater risk than using cash resources only.

If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.

A homeowner who withdraws equity from their home to purchase securities should fully understand this risk.



# Case Studies

| The articles to follow have been written by  
Spire Advisors of Assante Capital Management Ltd.,  
to encapsulate some of the experiences we have  
with our valued clients...

\*The case studies mentioned in these articles are based on actual scenarios but names and identifying details have been changed to protect the privacy of individuals. These case studies are provided for illustrative purposes only to provide an example of our process and methodology. Past performance does not guarantee future results. The results portrayed in these case studies are not representative of all of our clients' experiences. Different types of investments involve varying degrees of risk, and actual results may vary materially than those portrayed herein. Therefore, it should not be assumed that the future results of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken in this article) will be profitable or equal the results portrayed herein. An individual's experience may vary based on his or her individual circumstances and current/future market conditions, and there can be no assurance that any client will achieve similar results in comparable situations. The information contained herein should not be construed as personalized investment advice. Please contact us for additional information with respect to the strategies and/or investments described herein.

\*\*Assante Capital Management Ltd. is a Member of the Canadian Investor Protection Fund and Investment Industry Regulatory Organization of Canada. This material is provided for general information and is subject to change without notice. Every effort has been made to compile this material from reliable sources however no warranty can be made as to its accuracy or completeness. Before acting on any of the above, please make sure to see a professional advisor for individual financial advice based on your personal circumstances.





## MANAGING THE MOVING PARTS OF YOUR WEALTH THE IMPORTANCE OF SYNERGY THROUGH TEAMWORK

Spire Advisors have offices in Mississauga, Orillia, Huntsville, North Bay, Powassan and Parry Sound; however our clients are all across Ontario – and depending on individual circumstances, we may pull in the specialized expertise of our fellow advisors from a couple of different office locations to create the best possible long-term strategy.

The first time I visited with Edith to review her portfolio, she expressed concern over the fact that it was on the “smaller” side – and therefore perhaps not “worthy” of the time and effort required to make the trip to meet with her. I assured her that I was happy to help her with the financial advice she required, and we created a plan that worked most efficiently for her at that time.

About a year after we set her tailored plan in motion, Edith called to ask me when I would be heading her way again. She informed me that since our last visit, she had received a “little” inheritance; and she was going to need some assistance investing it wisely, with a long-term strategy in mind.

I made the drive to meet her shortly after her phone call; and it turned out that her “little” inheritance was, in fact, quite sizable. As substantial as the newly acquired funds were, Edith did not personally require them for day-to-day living. She told me that her goal for this wealth was to leave it behind, as an inheritance for her children.

Over the course of drafting a revised proposal for Edith, I reached out to another individual at Spire Advisors, because I felt that her area of expertise would add value to Edith’s long-term strategy.

When I met with Edith again, I brought my co-worker with me – and we worked as a team to facilitate a direction for Edith’s investment. Oftentimes, this type of synergy is required when creating a robust, multi-faceted plan for wealth management; and in this case, teamwork truly makes the “dream work.”

Of course, I am pleased that my client was impressed with the process, our collaborative efforts, and the outcome. In fact, she ended up referring a family member to us, which is fantastic! However, what is most important is that Edith can enjoy the peace of mind that comes with knowing she received the best advice possible; because to me (and to all of us at Spire Advisors) the people behind the figures matter most.

We are here for you as individuals, and as a group with a shared purpose: to make your goals and dreams come true.

ARTICLE BY: AMY CRONKWRIGHT /// FINANCIAL ADVISOR  
SPIRE ADVISORS OF ASSANTE CAPITAL MANAGEMENT LTD.





Your wealth is more  
than money.

## WEALTH IS MORE THAN “MONEY.”

### A STORY OF PROTECTION AND GROWTH ACROSS GENERATIONS

The concept of “Wealth” should never be confused with “money to spend.” Wealth is much larger – not just in size, but in long-term implications. Consequently, it requires a broader scope of consideration. Wealth is something to be protected; and its growth should be nurtured, not just throughout the course of one lifetime, but across generations to come. This is my philosophy – and when a client believes in this philosophy with me, a fantastic outcome can be the result.

In 1994, Adam became a client. He was in his late 60s, and he had worked two jobs since leaving the army after WWII. Adam was proud of his wife (Jenny) and their two children; he was also proud of the fact that his hard work had allowed him to purchase a nice home for his family, educate his kids, and put some money aside for “the future.” On top of these accomplishments, Adam and Jenny inherited her family cottage in Muskoka, which allowed them to move up here with the purpose of enjoying an early (but busy) retirement.

It was at this time that Adam came to me. He told me he wanted to retire, but he also wanted to make it “worthwhile” – so we started a conversation about the necessary steps that must be taken in order for him to enjoy his retirement and provide for his family. We discussed wills, gifting to charity, and passing Wealth (not money) along to his grandchildren.

Because Adam understood the difference between Wealth and money, we accomplished his goals with careful planning and effort that came to fruition over the course of several years. The financial plan I designed with their lifestyle in mind allowed Adam and Jenny to enjoy a retirement filled with travel; and the estate plan I created for their circumstances incorporated an enhanced will, testamentary trust, joint property (and more).

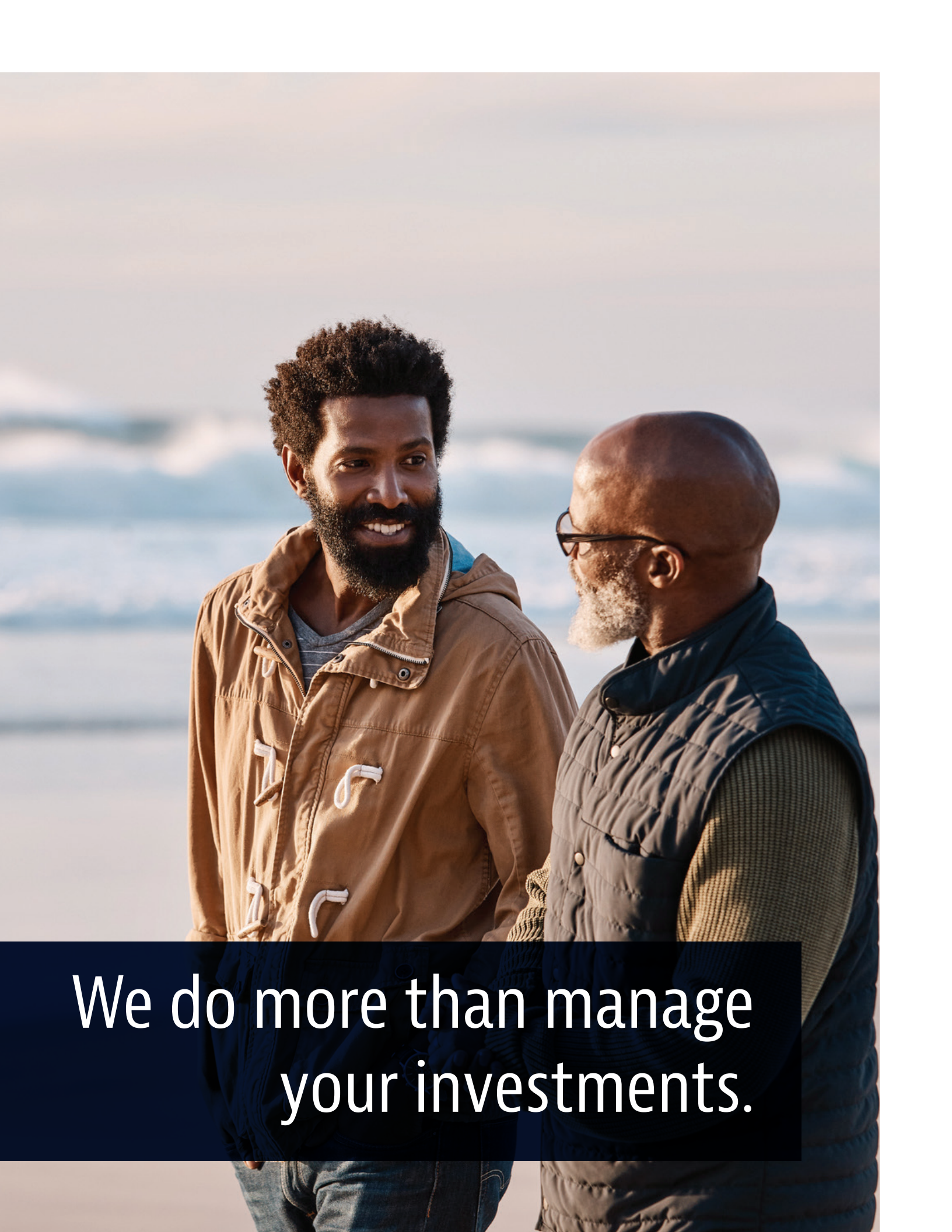
When Adam and Jenny passed away, the life insurance that was another integral part of their Wealth management almost entirely eliminated the income tax, the probate tax and practically all the legal fees for the family members they left behind. My clients’ children received substantial inheritances; and investment monies also went to their grandchildren.

Today, I continue to look after the next two generations that Adam and Jenny so carefully considered. At this moment, the Wealth of their children and grandchildren is being organized in a way that will allow them to enjoy it while they are alive – but it will also be passed on as tax efficiently as possible (in accordance with today’s climate) to future generations. Adam passed away knowing that he enjoyed his life to the fullest; and he also knew that the family he cared for so strongly would benefit from the protection and growth of his life’s financial efforts, across generations.

This is what I do. And this is just one of many stories that demonstrate our commitment to the people, children, and grandchildren behind the figures, who matter most.

ARTICLE BY: TONY SUTEY, CFP®, FMA, CIM /// SENIOR FINANCIAL ADVISOR  
SPIRE ADVISORS OF ASSANTE CAPITAL MANAGEMENT LTD.





We do more than manage  
your investments.

## FINANCIAL PLANNING: MORE THAN MANAGING YOUR INVESTMENTS

When I met Bill on a fishing trip, we were both in our 30s and I hadn't been an advisor for long. Over the course of casting our lines into the water, we hit it off, and I started working with him right away. At first, our relationship was very simple: he saved the money, and I invested it for him. But after a few years, the day arrived when Bill needed funding to become a partner in his firm; and thanks to our careful planning, he had a healthy account to draw from in order to make that happen.

With his new position came more success, which led to Bill's need for additional long-term investment strategies and tax planning. This is where the connections began to form. In addition to considering Bill's long-term goals and dreams, his financial plans had to accommodate the things that bring him joy – in other words, what he likes to spend his money on while he enjoys his lifestyle, his way.

Bill's lifestyle includes taking care of his mum (Hannah) – and so it made sense for me to work with her, as well. She wasn't getting the service she needed from her bank, and I was happy to lend a hand. Hannah remains a client of mine to this day; and is going strong at 86.

However, Bill's father-in-law (George) wasn't as lucky. His health was declining, which meant that George had to move in with Bill and his wife, while they committed themselves to the process of finding him a suitable home, with adequate care.

As you can imagine, this process was emotional, as well as challenging. George would need to live on any income that could be garnered from the sale of his home; and any other investments, along with his estate planning, had to be considered as well. George had accounts with various institutions that would need to be consolidated – and all of this had to happen quickly.

As always, Bill knew he could come to me.

I don't remember how many fish we caught on that trip over 20 years ago. However, I know every nuance of Bill's finances – I know his mother's situation – and I know every detail involved with the administration of his father-in-law's estate.

Just recently, Bill he said to me: "you do so much more than manage my investments..."

And he's right. Acting on behalf of a client's best interests is about connecting with the people behind the figures, which includes taking good care of all their loved ones, as well.

ARTICLE BY: WADE PERKINS, CFP® /// SENIOR FINANCIAL ADVISOR  
SPIRE ADVISORS OF ASSANTE CAPITAL MANAGEMENT LTD.



**Offices:**

Mississauga / 905-272-2750

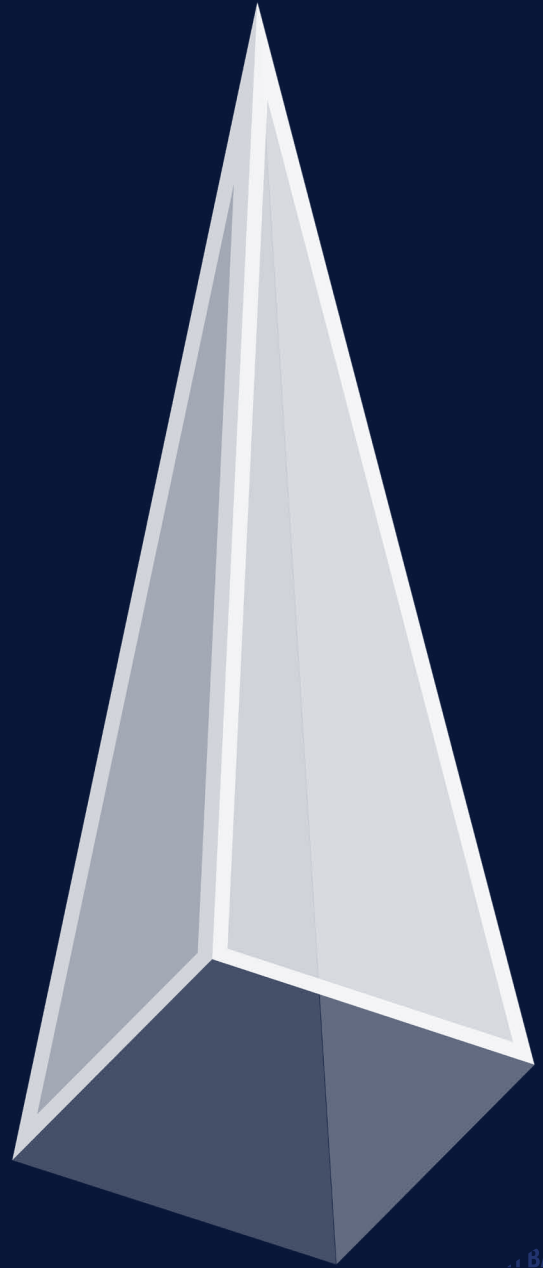
Huntsville / 705-789-0113

Powassan / 705-724-2400

North Bay / 705-840-6999

Parry Sound / 705-746-2131

Prosperity lives here.  
Join us, today.



**ASSANTE**  
WEALTH MANAGEMENT

**Spire Advisors**

**Offices:** Mississauga, Huntsville, Powassan, North Bay, Parry Sound, and Orillia

**Social Media:** @assante.spire.advisors

**Web:** [www.spireadvisors.ca](http://www.spireadvisors.ca)



**ASSANTE**  
WEALTH MANAGEMENT

| **Spire Advisors**

**Offices:** Mississauga, Huntsville, Powassan, North Bay, Parry Sound, and Orillia

**Social Media:** @assante.spire.advisors

**Web:** [www.spireadvisors.ca](http://www.spireadvisors.ca)

This material is provided for general information and is subject to change without notice. Every effort has been made to compile this material from reliable sources however no warranty can be made as to its accuracy or completeness. Before acting on any of the above, please make sure to see a professional advisor for individual financial advice based on your personal circumstances.

Assante Capital Management Ltd. is a Member of the Canadian Investor Protection Fund and Investment Industry Regulatory Organization of Canada.

A decorative graphic in the bottom right corner features a dark blue curved background. It contains a repeating pattern of city names in a lighter blue font: POWASSAN HUNTSVILLE NORTH BAY ORILLIA PARRY SOUND. A white 3D arrow points upwards from the bottom center of this graphic.

Prosperity lives here.