



CIBC
Wood Gundy

BOYCHUK KNOBLAUCH
FINANCIAL GROUP

Client Service Agreement

Boychuk Knoblauch Financial Group brings two fundamental commitments to you and your family. We are committed to providing the best possible investment advice to you, governed by your needs and risk tolerances. We are also committed to assisting you in articulating and acting upon your goals – those highly personal lifestyle ambitions that you want to achieve.

What We Provide

Portfolio Management

- Developing a plan that fits your lifestyle goals and links them to your financial resources by assessing your cash flow needs, tax minimization strategies, and estate and charitable bequest plans
- Portfolio management by setting your asset allocation mix and selecting the appropriate investment vehicles in accordance with your asset allocation
- Monitoring your portfolio regularly to ensure it continues to meet your needs as time goes by

Financial and Estate Planning

- Reviewing your existing insurance policies or recommending insurance-based solutions to minimize estate taxes upon death
- Determining when a Power of Attorney, Testamentary Trust, etc. is appropriate and when family members should be brought into the process
- Understanding how your wills are structured, especially since this plays a key role in the transfer of your wealth to the next generation

Reporting

- Semi-annual performance reports showing your historical rates of return, current asset mix and a list of the securities in your accounts
- A comprehensive tax report that provides annual income and expense summaries, transactions summaries, and capital gains and loss summaries
- A record of all security transactions and account cash flows, including income and dividend payments and registered plan contributions

Communication

Touching Base

- We will meet with you in person or via telephone at an agreed upon frequency to review your portfolio and investment objectives to make sure they are still in line with your lifestyle and financial goals
- We use personal email on a regular basis to respond to your inquiries, to disseminate information on a timely basis and to provide other corporate updates
- We issue a monthly eNewsletter on financial and lifestyle matters

Responding

- A team member will be available to take your call in person between 6:30 a.m. and 3:00 p.m. (except during scheduled team meetings)
- All voicemails and emails will be acknowledged by the next business day

What We Need From You

- Communication in person or via telephone to discuss your portfolio when unusual events arise that may have a significant affect on your financial affairs

Client Acknowledgement

Date: _____

Client Signature: _____

IA Signature: _____