OUR PROCESS

> **Whether we're leveraging our unique Delaware discretionary portfolios, hiring the very best independent investment managers or creating custom accounts for you, we believe active management is necessary to achieve the best results and to help protect your capital."– *Richard Nemeth***

A three pillar approach to portfolio managment

Your portfolio

Advisor Managed Accounts (AMA)

- Three unique portfolios exclusive to Nemeth Wealth Management
- Transparent performance data and fees
- Extensive support from a specialized team

Investment Consulting Services (ICS)

- Receive comprehensive guidance in selecting the highest standard of investment managers to look after your money
- We adhere to strict due diligence when selecting external investment managers

Custom Accounts (CA)

- Manage your own investments with the help of our professional team
- These accounts provide cost effective strategies that combine well with AMA and ICS services

Advisor Managed Account Portfolios

Our Advisor Managed Account program relieves you from the day-to-day management of your investments. It also allows us to provide you with open communication and frequent performance updates.

- Three unique portfolios exclusive to Nemeth Wealth Management
- Transparent performance data and fees
- Extensive support from a specialized team

In 2012, Mr. Nemeth launched three AMA portfolios.

The Delaware Income Portfolio (DIP), focuses on dividend paying securities with long-term growth prospects.

- The Delaware Strategic Balanced Portfolio (DSBP) offers a more active asset allocation strategy, altering its weightings based on changing market conditions.
- The Delaware Global All-Cap Growth Portfolio (DGGP), which focuses on equities within a global boundary that will provide capital appreciation.

Using a combination of these three portfolios, along with our financial services, an investment strategy can be designed to meet the needs of almost any individual or business.

Investment Consulting Services

CIBC Wood Gundy Investment Consulting Services is your gateway to institutional-quality service, opening the door to investment managers from around the world. This service combines the expertise of the Nemeth Investment Group and the objective guidance and monitoring of many professionals on the Investment Management Research team. With thousands of professional investment management firms worldwide, the task of finding and hiring is complex. Our strict due diligence and ongoing monitoring help to ensure all of your selected investment managers continue to meet our high standards to create a portfolio that suits your individual objectives.

Custom Accounts

Often, clients already have holdings in mutual funds and high quality securities and would like to participate in the investment management process. A custom account is likely the best solution for this. The Nemeth Investment Group has hands-on knowledge of individual securities and portfolio construction. A best practice in the industry is to deviate from focusing on individual securities, due to risk and increased administration and compliance. When executed properly, we feel that this is a cost effective strategy that combines nicely with our AMA and ICS services. We welcome you to be a part of our wealth management process.

Playing the long game

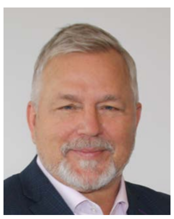
We believe that your investments should be both long term focused and transparently managed. The Nemeth Wealth Management team works directly with your accountants, lawyers and other professionals, to give you a streamlined, worry-free investment experience to meet your goals. Through a custom approach, we can satisfy the diverse and unique needs of each of our clients.

Using our combined 42 years of experience, coupled with a rigorous research process, we are able to identify strong firms both quantitatively and qualitatively, that we believe will provide income and long-term growth. We can provide you with a suitable asset mix to maximize performance and minimize downside risk, and to maneuver within your objectives, while taking advantage of market fluctuations.

You deserve a unique personalized investment strategy. We aim to develop a personal relationship with each of our clients through face-to-face meetings which allow us to understand your personal situation, life goals, and financial needs. We are also dedicated to providing information to keep you up-to-date, such as quarterly newsletters and knowledge sessions. We use multiple top-quality sources for our research which is always readily available on our articles page or by connecting with us through email.

A relationship with your Investment Advisor is rooted in understanding, trust, and compassion. Your Advisor must understand your financial and personal goals before a complete wealth creation strategy can be established.

Contact us



Richard J. Nemeth
Senior Wealth Advisor, Portfolio Manager
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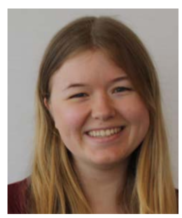
Richard has over 35 years of experience in the investment industry and managing wealth for both individuals and businesses. He holds a Bachelor of Arts in Economics from Western University and a Business Administration Diploma from Wilfrid Laurier University.

Outside of work, Richard enjoys the outdoors, and sports including cycling, hockey and boating. He loves to spend time at the cottage with his family in Long Point. Richard obtained his private pilot license and likes to fly every chance he gets.

Richard supports many charitable organizations including environmental habitat groups and stays connected with the Western Mustangs football team. Richard had a successful CFL career playing left tackle for the Winnipeg Blue Bombers highlighted by winning the Grey Cup in 1984.



Michelle Nemeth
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With over eight years of experience working as an Administrative Assistant with Richard, Michelle has strong experience creating and implementing marketing packages, providing excellent customer service for clients, and managing the teams social media. She obtained her Bachelor's degree from Wilfrid Laurier University and is currently pursuing her Master's degree at Western University. She also has a Diploma and a Post-Graduate Certificate from Conestoga College.

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