

We offer a full-service model where we manage all our client's planning and investment portfolio on an ongoing basis.

In doing that we have to create a plan that is holistic in nature. This takes a lot of time up front and then requires a lot of time through out the year. No one's situation is static. There is always something changing. (New job buying and selling real estate, dealing with adult children, RESPSs, death of loved ones, inheritances, loss of a job, severances, stock options, RSUs, retained earnings, government benefits, wills and trusts, etc) We meet with all of our clients once or twice per year, but often it is several times per year or several phone conversations. We complete a tax planning review every year and offer the filing of tax returns.

We have intentionally designed our family practice to be small and personable. There's only the two of us that you will ever deal with. All of the communication and dealings with our office is one of us. We know and understand the details of each of the households we serve. We have a very intimate relationship with our clients and in many ways, know more about them than anyone else in their lives.

In addition to the planning we do, we also manage over \$20 Million on behalf of our clients. This means that we have to dedicate numerous hours every week to research, seminars, webinars, training, compliance and keeping up to date with what is going on in the markets and the economy.

Because of the amount of work we do for each family there's a limit to how many clients we can reasonably serve. We have calculated that our maximum capacity is 50 households. (A household is a single person, couple or family.) The reality is, we have to have an average of \$500,000 of investible assets per household in order for us to generate enough revenue to pay all of our expenses and be compensated for the valuable work that we do.

Our competitors at High Net Worth full service firms (i.e.: Wood Gundy, Scotia Macleod, Nesbitt Burns, etc) often have more than 500 clients and spend the majority of their time marketing on TV and radio looking for new prospects. Once you become a client they will put you in a discretionary portfolio and pawn you off to one of their junior advisors who will meet with you for an hour each year to review your portfolio performance, but provide you little retirement income or tax planning. Their compensation is tied to how many new accounts they can bring in each year. You are not seen as a client - you are an "account".

Our vision for our business is to build a personable small practice serving a lower number of households with a higher level of personal care . We would like to work 35 hours per week for 45 weeks of the year and take 7 weeks for traveling to warmer climates in the winter and some RV'ing in the summer with our son and his family.

We want to be generous with our money and time by supporting charities we believe in (Locally: Teen Challenge & Globally: Opportunity International Canada). We both turn 50 in 2020. We are empty-nesters. We have invested over 5 years of our lives to build this business with much blood, sweat and tears and are committed to being here to reap the benefits of all of our hard work. This business is our retirement plan. It's our desire to create a good balance between our work, leisure and philanthropic endeavours. At some point in the next 10 years we may bring on an associate to work with us so that we can gradually transition the business to him or her while still maintaining our top client relationships.

If our story and vision resonates with you than let's partner together and move forward.

Go to our website and book an appointment.

Sincerely,

Willis and Nancy Langford

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