Building Relationships with High Net Worth Clients

What's in your toolbox?

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Ryan Lamontagne Inc. is an independent fee-based financial planning and wealth management firm.   Our mission is to provide our clients with objective, reliable and factual advice to help them build and manage wealth. We achieve this by using an integrated approach to financial planning, investment strategies, and tax minimization - linking all aspects of your family’s finances to balance your short-term and long-term goals.

We build and nurture long term client relationships based on a client-centric service model that focuses on personal interaction, individual attention, professionalism, and integrity.

HNW = Entrepreneurs

- 49% of Canadian HNW households own a business
- 72% of Canadian households with combined income of $400,000 or more own part or all of a small business
- 81% of HNW with assets of $5 million or more own a business

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HNW = Strong Family Ties

- 72% of HNW are married
- 76% of HNW have children and grandchildren
- HNW have a strong focus on teaching family values and a desire to educate their children about money

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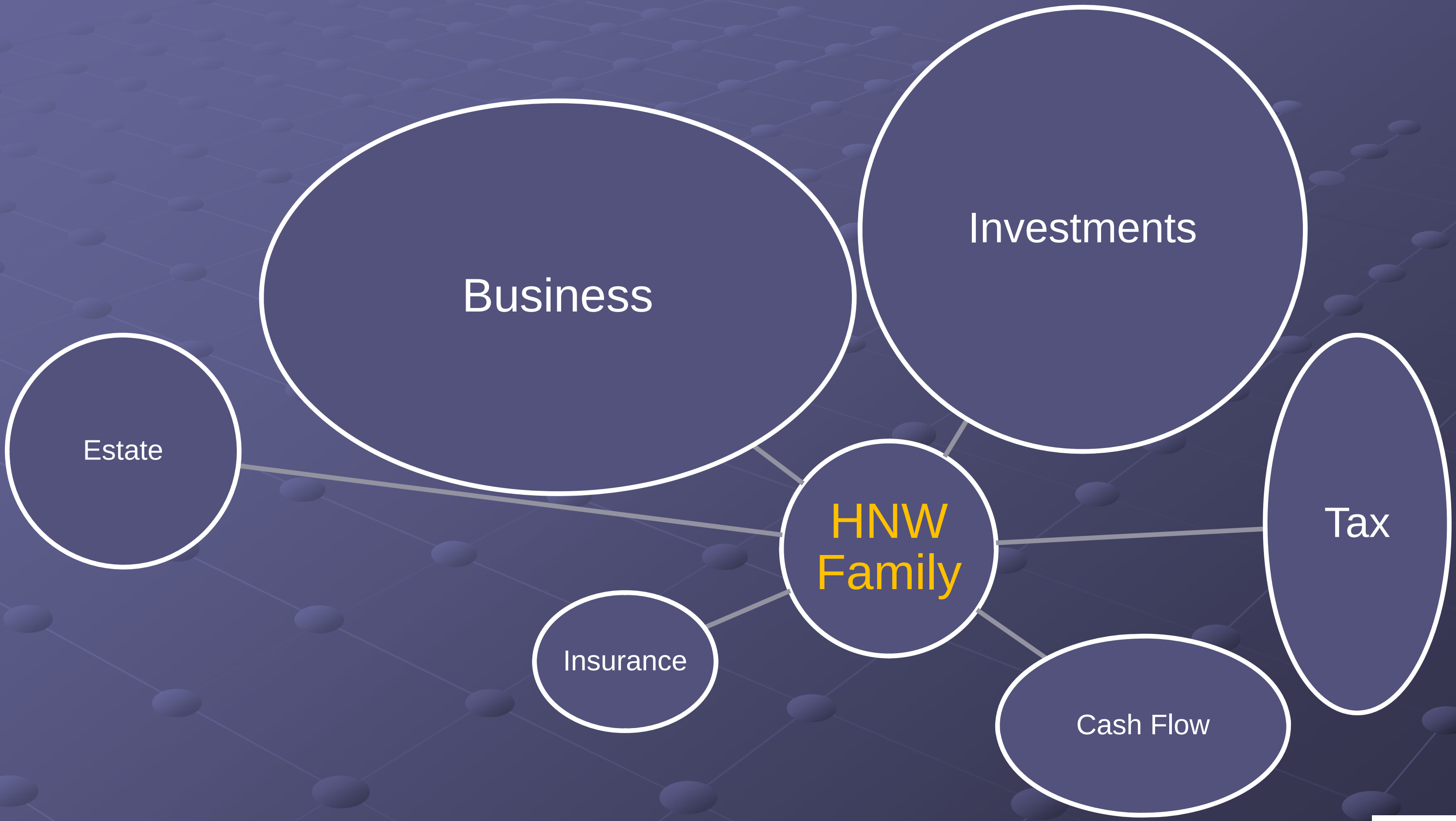
HNW = Complex Issues



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HNW = Comprehensive Solutions

- Dealing with one or several advisors
- Looking to establish deeper “trust” relationship
- Internet and technology savvy
- Comprehensive = business, tax, investments, cash flow, insurance, estate

HNW = Bigger Toolbox

- Develop a comprehensive service offering
- Deliver valuable advice and services
- Internal versus external resources
- Communication Strategies
- Work with the family unit

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- Modeled on other successful professional services firms that charge fees
- Multiple advisors with complementary skills
- Niche market > Target market
- Client centric
- Transparency

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- Comprehensive services
  - Financial planning
  - Personal tax
  - Corporate tax and accounting
  - Investment management
  - Estate planning
- Standardized service model
- Structure and processes

Service Delivery

- In-house
  - Financial plan
  - Retirement plan
  - Personal tax returns
  - Investments
  - Business structuring
  - Corporate accounting
  - Corporate tax returns
  - Estate planning
  - Trust tax returns
  - Insurance
- External Advisors
  - Lawyers
    - Incorporation
    - Shareholder agreement
    - Wills/Family Trust
    - Employment law
  - Accounting firms
    - Valuation
    - Divestiture
  - Other specialists
    - Group insurance
    - IPP

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- Communication Strategies
  - Web site
  - Client meetings
  - Secure internet-based “client vault”
  - Newsletter
  - Client Appreciation events
  - Financial education seminars

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Trust Relationship

- Advice driven
  - Objective and transparent
  - Comprehensive
- Guardian of Wealth
  - Capital preservation
  - Family unit
- Consummate Professional
  - Competency, ethics, character, maturity
  - Exceptional client experience

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