



Assante

Personal CFO™ Planning Process

By Marty Gunderson, CFP
Financial Planner

For people who want
to *simplify* their finances
and spend more time
on the things they *enjoy*.





MARTY'S VALUE PROPOSITION

“People want to spend less time thinking about their finances and more time on things they enjoy”

INTEGRATED APPROACH

Marty integrates wealth planning, investment management and values based advice to provide you with comprehensive solutions for your financial affairs. This sets us apart from other service providers who focus on only one element of your wealth equations.

TOTAL PLANNING PROCESS

This integrated process is the key to developing a solid financial plan. In the first meeting, Marty will identify your values, goals and objectives and also create a snapshot of your current financial situation. He and his team will then develop the strategies and solutions necessary to ensure that we accomplish what is most important to you. In the second meeting we will decide which steps to take and begin implementing them. Finally, we will have annual reviews to ensure that we are staying on track.

COMMITMENT

The job is not done until it is done right. Our commitment is that we will always put the interests of our clients first. We will go through the Personal CFO™ Process with each and every client. We will have annual reviews to make sure that we are staying on track with your plan. We will keep you informed of all the major changes that affect your account.

SIMPLIFICATION

Our goal is to allow you to focus more on the things that are important to you. We want you to spend more time enjoying life and less time concentrating on the day-to-day management of your finances.



PORTFOLIO MANAGEMENT STRENGTHS

CUSTOMIZATION

Marty will examine your investment goals and objectives, liquidity needs, investment experience, growth expectations, tolerance for risk, income and growth requirements, time horizon, tax considerations and any other important concerns to determine the right customized portfolio of you. Your customized strategy will be in the form of a written Investment Policy Statement (IPS).

PERSONAL PERFORMANCE BENCHMARK

An IPS is a highly detailed investment plan that outlines investment recommendation and a personal performance benchmark unique to your goals and objectives. It is your personal performance benchmark that the investment company strives to achieve on an ongoing basis.

PORTFOLIO DESIGN CRITERIA

Studies have shown that strategic asset allocation accounts for over 91% of the variability of a portfolio's return. We will examine your particular investment needs to determine the appropriate percentage of each asset class in your portfolio. The objective of the recommended strategy is to construct a portfolio with an optimal asset mix that is specific to the unique objective you defined.

AUTOMATIC REBALANCING

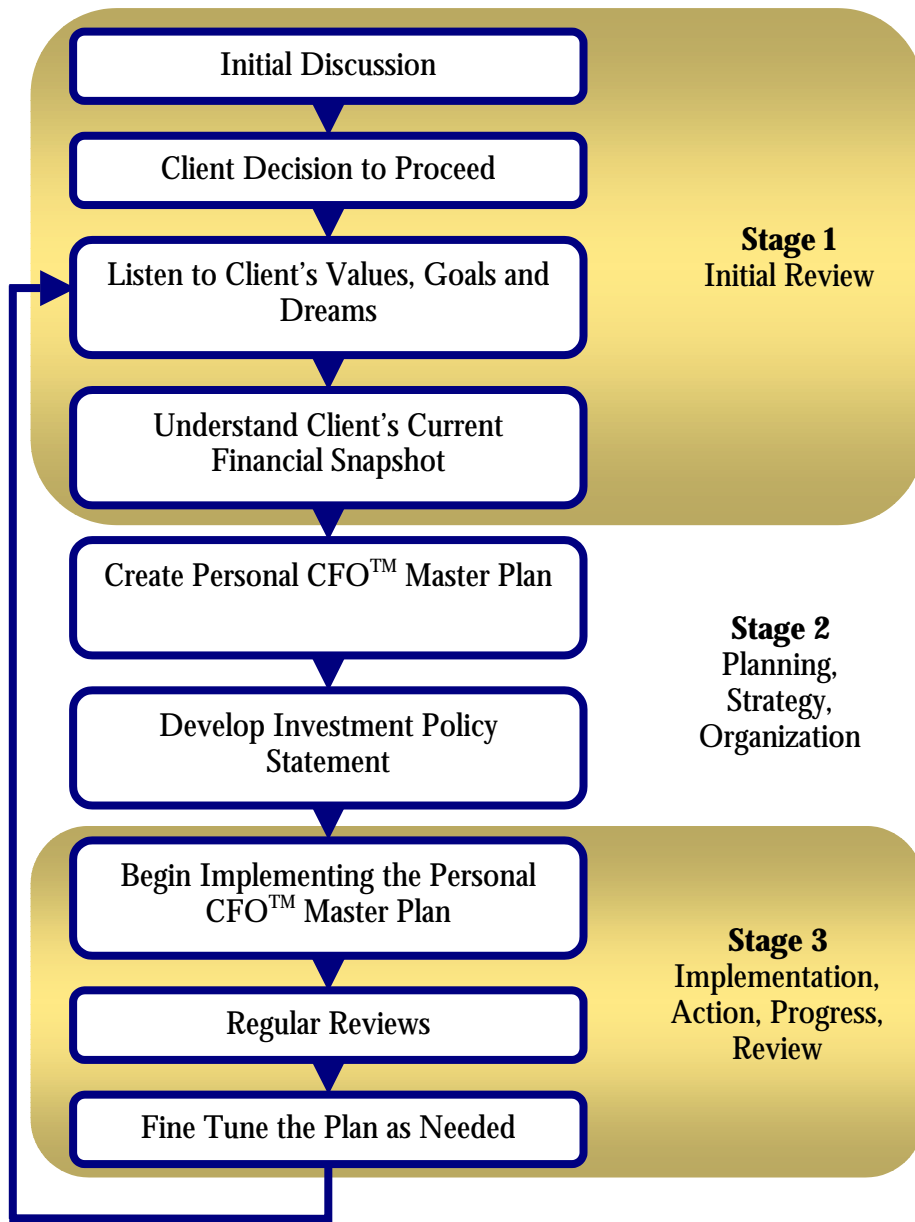
Portfolios are constantly monitored against market volatility, and are systematically re-balanced to ensure that they maintain their original targeted asset mix and risk level. During dramatic market corrections, this process is heightened to guard against any deviation from the investment path outlined in your investment policy statement.

COMPREHENSIVE QUARTERLY REPORTING

You will receive a quarterly and consolidated report on your investment. Providing you with the value of your investment, your portfolio growth since inception, your annualized rate of return, the change in your portfolio over the period, and any other important information. Statements are clear, concise and user friendly.

PERSONAL CFO™ PROCESS

“If you don’t know where you are going, any road will do.”





MARTY GUNDERSON

BIOGRAPHY

I love what I do!

I became a financial planner because I love making a difference in the lives of people. I enjoy the challenge of creating customized financial strategies and helping people make smart decisions with their money.

There are many instances that push me to continue my quest. Over ten years ago I left a promising career as a banker and stepped up to a new level that would better equip me to make a real difference in people's lives. I had become frustrated with the resources given me at the bank as little more than an order taker. I watched clients being herded through the system with little thought given to their goals or objectives. Ultimately they were left with unrealized promises and endless frustrations like rising service charges and branch closures. I now sit down with clients and discuss the things that are important to them. Together, we map out strategies that best suit their personal preferences and facilitate the attainment of their dreams. There is little more fulfilling than seeing peace of mind break across my clients' faces as they begin to see their ambitions emerging on the horizon.

These past years I have been privileged to be part of the many success stories that my clients have experienced. One lady who had been recently separated and had little basic knowledge in finances heard about my seminars and decided to take the challenge. In our first meeting she broke down, feeling overwhelmed with so many new financial responsibilities. After numerous meetings and hours of coaching she began to appreciate prudent financial principles and I was pleased to see her start off confidently, managing her financial issues with success.

A main financial objective that I work on with my clients is minimizing their tax bill. I began working with a new client who would have to pay thousands of dollars in taxes, simply because of a tax inefficient portfolio. After significant re-positioning of the portfolio, along with other valuable tax-saving techniques, we managed to receive a significant return back. The relief on my client's face told the whole story.

MARTY'S BELIEFS ARE:

- People want to spend less time thinking about their finances and more time on the things they enjoy.
- People are best served when they work with a trusted financial professional.
- A comprehensive, written financial plan is essential for financial success.
- Face to face personal meetings on an annual basis are critical to the implementation of an ongoing financial plan.



MARTY GUNDERSON

INVESTMENT PRINCIPLES

- Long-term capital appreciation is the primary goal.
- You can't time the markets.
- A value investment philosophy is a proven way to ensure long-term financial success.
- An investment policy statement ensures we make rational, logical decisions, not reactive, emotional ones.
- Regular portfolio reviews will keep us on track.

CLIENT PROFILE:

People ideally suited to our Process:

- Want to spend less time managing money and more time on the things they enjoy.
- Have important financial and life goals and are financially responsible.
- Sees the whole process of creating a financial and investment strategy as important and is committed to its implementation.
- Seeks to establish a long-term working relationship with an experienced, trusted financial advisor.
- Care about someone or something bigger than themselves.
- Have minimum invest-able assets of \$100,000

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