

IN THE LOOP

A look back at the year we've had and a look ahead at what's to come!



Changing with the season

Welcome to the first edition of our 'In the Loop' newsletter. Don't worry, we don't plan on filling up your inbox on a regular basis. However, we will use this format to communicate whenever we feel we have something to announce or some news to share.

It has been a busy time since our founding on August 1, 2018. We would like to thank everyone for their assistance, patience, and trust as we transitioned to an independent advisory model. We hope those who made the transition found it to be smooth and stress free, because behind the scenes, it felt like it was anything but!

With most of the transition behind us, we are now taking some time to get refocused, re-organized and to bring everyone up to date.

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Have you seen our new website?

We've recently updated our website: www.snowdenfinancial.ca to better reflect all of the products and services we offer. You will find a new 'Resources' section, as well as a new 'FAQ' section that hopefully answers any questions you have.

Changing with the season cont...

We are very excited about all the benefits this new structure provides and we hope our clients see the value as well.

While we hope that we kept you informed throughout this process, we welcome any questions, concerns, comments or feedback you might have about either the transition process, or the new options available to you. Please read ahead to learn about about our growing and changing business.

We hope everyone enjoyed their Thanksgiving weekend, we certainly did, and are thankful for everyone that has continued to put their trust in us.



Mortgages

We are excited to announce that Robyn Wiebe is now a licensed Mortgage Agent. She has teamed up with Neighbourhood Dominion Lending Centres, a local brokerage. Her knowledge and expertise can help guide you through the process from start to finish.



As an independent mortgage agent, she has access to a large number of banks, credit unions, trust companies and other financial institutions. Since she works for our clients and not the lender, she is able to search for the best product and rate to suit your needs.

Robyn can help with all of your mortgage needs, including but not limited to:

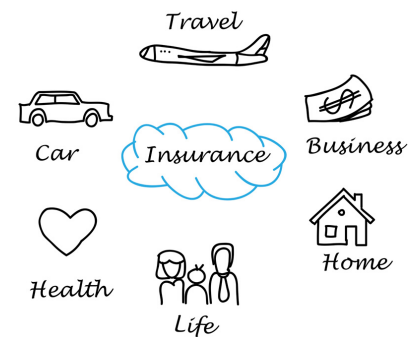
- Purchases
- Re-finances
- Renewals
- Home Equity Lines of Credit
- Business for Self Income

Please feel free to contact her for all of your mortgage needs and questions!

Insurance

We know that a properly constructed insurance plan is a critical part of the financial planning process. We can help protect your plan against the financial risk of a serious illness or death, or a disruption in your income from a disability, by offering independent insurance solutions customized to your unique needs. We have access to a wide range of insurance providers, offering the following solutions:

- Life Insurance
- Disability Insurance
- Critical Illness Insurance
- Long Term Care Insurance
- Health & Dental
- Group Benefits
- Travel Insurance



As an independent insurance adviser, we have access to 19 different insurance providers, allowing us to find the right coverage for the right price for each of our client's unique needs. Let us know if you would like to review your current coverage at anytime.

IN THE INVESTMENT LOOP

Who's managing my money?

With a seemingly unlimited number of investment options available, it can be difficult to decide which managers to trust to help us manage your hard-earned savings. We use a rigorous screening process based upon the following:

- Investment philosophy
- Cost
- Diversification
- Proven track record



Below are some of our preferred money managers along with links to their investment philosophies:

Dimensional Fund Advisors

- Dimensional Origins ([video link](#))
- Transforming Lives Through Financial Science ([PDF link](#))

Edgepoint Wealth Management

- Edgepoint - Our Story ([video link](#))
- Reasons for investing with us ([PDF link](#))

Vanguard Investments Canada Inc.

- The Vanguard Story ([PDF link](#))

For clients that are interested in adding ethical investments to their portfolio, we have been recommending NEI Investments

- NEI Responsible Investment Policy ([PDF link](#))

Contact us if you have any questions about any of these, or any other investment managers.

We've gone paperless, have you?

An important criterion in choosing Aligned Capital Partners Inc. as our investment dealer was their commitment to reducing the amount of paper used in an industry that is notorious for creating excessive amounts of paper. You can join in by choosing to receive your statements, tax slips and confirmations electronically. If you haven't already done so, you can sign up through the link on our website, under 'Investments'. On top of saving a significant amount of paper, you will also save yourself **\$25** a year!



Although we do our best to completely eliminate paper, regulations still require that investors receive some information through the mail, so you may still receive information from our money managers on an ongoing basis.



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