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*“In a world of confusion,  
we simplify the winding road  
to realize a better future.”*

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### *Our Vision: Managing Your Serious Money*

We are often asked, **“What is the best way to manage my serious money?”**

At KCM, we believe that managing your serious money is a marathon. The proven and consistent approach to create, grow and preserve your wealth is with the long-term investment perspective.

Our question is, **“What is important about money to you?”**

- » Is it a comfortable retirement for you and your family?
- » Is it the preservation of your current portfolio?
- » Is it long-term growth of your portfolio?
- » Is it your small business, RRSP or RRIF?

*“We invite you to allow us  
to guide your financial future.”*

- » Is it minimizing probate fees and income taxes?
- » Is it funding education for the children or grandchildren?
- » Is it a legacy to a charity and to your loved ones?

The centerpiece of financial success is your long-term game plan that outlines the investment policies you will follow to reach your unique goals. Our experience is that asset allocation decisions have the greatest impact on your portfolio returns than any other factor.

The foundation of investing your serious money requires patience, discipline, objectivity, and clear investment policies.

### *Our Distinctive Philosophy*

KCM's distinctive philosophy provides peace of mind:

- » We are independent and “fee-only.”
- » We have no affiliation with any products.
- » We do not sell products.
- » We are compensated only by our clients.
- » Our advice is objective and unbiased.
- » Our counsel is without conflicts of interest.
- » Our integrity of counsel is uppermost.

Our distinctive philosophy is our commitment to the success of our clients and to fostering lasting relationships.

### *Our Mission*

Our mission is to assist our clients in designing their investment portfolios and money management strategies in accordance with well-defined goals and clear directions.

*“Our counsel is without  
conflicts of interest.”*

*“Fee-only, objective counsel  
for your peace of mind.”*

### *Our Professional Services*

KCM provides investment counsel, portfolio monitoring and financial advisory services on a “fee-only” basis.

Our summary of professional services:

- » Initial meeting and consultation.
- » Your financial independence analysis.
- » Assessing your risk and investment profile.
- » Reviewing your current investments.
- » Designing your asset allocation plan.
- » Retirement and tax planning considerations.
- » Estate planning and estate freezing strategies.
- » Selecting your portfolio securities.
- » Implementing your portfolio decisions.
- » Monitoring your portfolio and reporting to you.
- » Periodic portfolio rebalancing.

Our services take great care in the review and preparation of your asset allocation plan that outlines the investment policies you will follow to reach your unique goals.

### *Our Approach*

KCM is independent, “fee-only,” not affiliated with any institution or product. Our clients receive objective and unbiased advice consistent with their defined goals, investment time horizon and tolerance for risk.

The preservation, guidance and long-term growth of your wealth are the foundations of our investment philosophy.



### *Our Definition of Portfolio Manager*

Our definition of portfolio manager is a professional who designs, manages and invests client portfolios according to the unique investment criteria of each client. We are not compensated by commissions for our recommendations to buy or sell securities. As this potential bias is removed, we are rewarded for managing the portfolio in accordance with the client’s objectives.

For many clients this objectivity is the most attractive feature for choosing KCM as their personal investment counsel. We provide you peace of mind.

### *Our Invitation to You*

We believe that your personal wealth should be guided by a thoughtful plan that withstands the tests of time. We welcome the opportunity to share our philosophy and to assist in realizing your goals.

KCM invites you to allow us to guide your financial future. Please contact us to discuss your needs.



**Adrian Mastracci**  
*President*

Adrian’s expertise in the investment and financial advisory fields began in 1972. He graduated from General Motors Institute in 1971 and then attended the University of British Columbia, graduating with the MBA in 1972. He has the Registered Financial Planner (R.F.P.) professional designation from the Canadian Association of Financial Planners (CAFP), and is Portfolio Manager in British Columbia.

**KCM** *Wealth Management*  
PORTFOLIO MANAGERS & FINANCIAL ADVISORS

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