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

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 personal finances 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?
- Is it minimizing probate fees and income taxes?
- Is it funding education for the younger ones?
- Is it a legacy to a charity and to your loved ones?

"We invite you to allow us to guide your financial future."

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

Our philosophy provides you 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 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."

KCM Wealth Management
PORTFOLIO MANAGERS & FINANCIAL ADVISORS

"Fee-only, objective counsel for your peace of mind."

Our Professional Services

KCM provides discretionary portfolio management and financial advisory services on a "fee-only" basis.

Our summary of professional services:
» Ongoing wealth management.
» Retirement assessment 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 ongoing wealth management services take great care in the review and preparation of your investment plan that outlines the approach 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.

We are not compensated by commissions for our recommendations to buy or sell securities. For many clients this objectivity is the most attractive feature for choosing KCM.

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.

Our Team

Adrian Mastracci
Portfolio Manager, MBA, R.F.P.

Adrian's expertise in the investment and financial advisory profession 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 Institute of Advanced Financial Planners (IAFP), and is Portfolio Manager.

Graeme Egan
Portfolio Advisor, BA, CFP, R.F.P., CIM

Graeme has over 20 years of providing comprehensive wealth management and personal financial planning advice to private and executive clients. Graeme has a B.A. in Economics from McMaster University. He earned the Certified Financial Planner (CFP), the Registered Financial Planner (R.F.P.) and the Canadian Investment Manager (CIM) designations.

KCM Wealth Management
PORTFOLIO MANAGERS & FINANCIAL ADVISORS

KCM Wealth Management Inc. Suite 1500, 885 West Georgia Street, Vancouver, British Columbia, Canada V6C 3E8
Telephone: (604) 739-4500 • Facsimile: (604) 739-0234 • E-mail: kcm@kcmwealth.com • Web: www.kcmwealth.com