



TIGERT WEALTH MANAGEMENT GROUP

Building your financial future



**NATIONAL BANK
FINANCIAL**
WEALTH MANAGEMENT



TIGERT
WEALTH MANAGEMENT GROUP

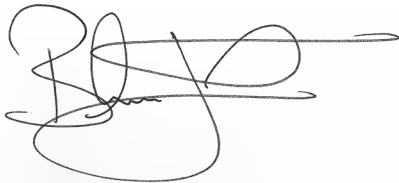
"I understand the importance of exceptional client service and regular client contact. I make myself available to my clients for immediate advice."

Since 1997, I have built a successful full-service Investment Advisory practice, the Tigert Wealth Management Group, by providing my clients a disciplined approach to money management and exceptional customer service.

I am passionate about helping people achieve their financial goals. As a partner in your financial success, my sole responsibility is to protect and grow your wealth. I first develop a thorough understanding of your personal and financial situation and then construct a customized portfolio to meet those goals.

My entire team is committed to providing you and your family with the most comprehensive personal service. The Tigert Wealth Management Group would like to be and remain your family wealth advisor of choice for life.

Sincerely,

A handwritten signature in black ink, appearing to read 'Blaine W. Tigert', with a long horizontal stroke extending to the right.

Blaine W. Tigert, CIM, PFP, FCSI

Senior Wealth Advisor
& Portfolio Manager



Blaine W. Tigert, CIM, PFP, FCSI
Senior Wealth Advisor
& Portfolio Manager

Tigert Wealth Management Group

Over the past 25+ years, I have built a successful full-service Investment Advisory practice, the Tigert Wealth Management Group, by providing my clients a disciplined approach to money management and exceptional customer service. I hold the Chartered Investment Manager (CIM) designation, I am a Personal Financial Planner (PFP) and I have been recognized as a Fellow of the Canadian Securities Institute (FCSI), the most senior financial service designation available in Canada.

With the investment landscape becoming increasingly complex, along with the growing number of investment options available, I believe it is critical to have an investment professional working for you, so you can focus on your career, your family, and your life.

As a partner in your financial success, my sole responsibility is to protect and grow your wealth. I do this by developing a thorough understanding of your personal and financial situation and then construct a customized portfolio to meet those goals. You should be investing based upon your priorities, not based on some index.

What do the majority of my clients worry about?

- ✓ Having sufficient money for retirement
- ✓ Running out of money during retirement
- ✓ Protecting their wealth for their children.

National Bank Financial – Wealth Management at a glance

- › Founded in 1902
- › Over 850 wealth advisors, across 92 branches from Halifax to Victoria
- › Over 280,000 individual investor clients
- › \$143 billion in assets under management with annual revenues exceeding \$550 million
- › A trusted firm, underpinned by the support of National Bank of Canada, which ranks among the 20 strongest banks in the world according to Bloomberg Markets magazine
- › Leading-edge advisor desktop and a full suite of managed products
- › State-of-the-art discretionary portfolio management platform
- › National Bank Financial rated second globally and top in the Americas by Group One borrowers in the ISF survey 2020



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My Investment Philosophy and guiding principals

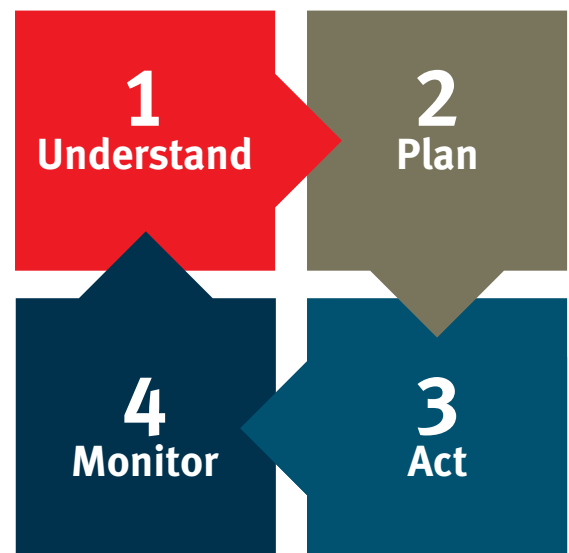
- › I believe my clients deserve a portfolio which is customized to their financial situation and goals, not a “one strategy fits all approach”. I understand the needs of my clients first, then proceed to create a portfolio with suitable risk levels and proper diversification.
- › I believe it is important to have a disciplined approach to managing money. The key to providing consistent returns is to have a strong process aimed at capital preservation with a focus on growth and income.
- › I run a tactical asset allocation model using robust bottom-up investment analysis. So what does that mean? I tactically shift weightings between cash, bonds and stocks depending on the current market cycle, equity valuations, and yield curve movements. I look for stocks that are undervalued by the market (analysing EPS, cash-flow, enterprise value, assets, and dividend yield metrics), and that have a catalyst for appreciation and growth.
- › I understand the importance of exceptional client service and regular client contact. I make myself available to my clients for immediate advice. My entire team at the Tigert Wealth Management Group is committed to providing you and your family with the most comprehensive personal service.
- › The more successful we become in life, the more complex our financial lives become. I offer a wide breadth of services to meet your Wealth Management needs. This extends beyond my core function as your portfolio manager to developing your personal strategy for retirement, estate, and tax planning.

Our Approach

By choosing National Bank Financial – Wealth Management as a partner in your financial success, you can count on receiving expert, unbiased advice to help you make the right decisions. With our help, you will gain access to a wide range of products created to meet your needs, depending on your financial objectives.

From the outset of our relationship, you will benefit from our support to help you manage your assets. Together, we will determine your objectives and your investor profile by looking at what you want to do with your money and your time horizon.

By working with our team, you can be sure your wealth is being closely monitored. We will undertake regular rebalancing of your portfolio.



Throughout our relationship, we will:

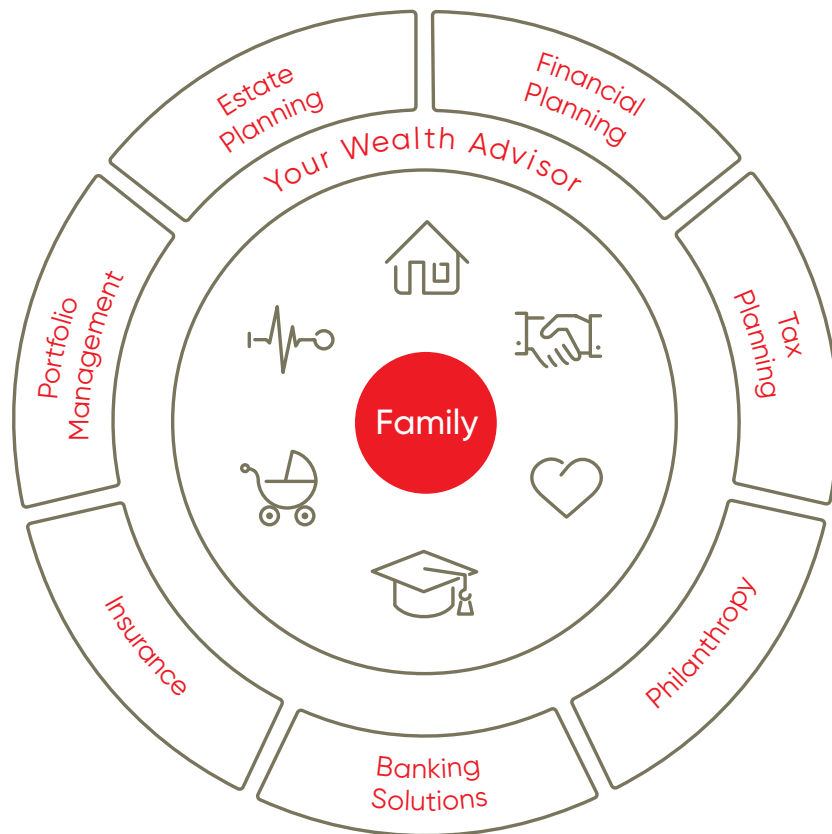
- › Take the time to get to know you.
- › Undertake or perform a detailed analysis of your current situation.
- › Understand and identify your needs and concerns to help you set objectives and priorities
- › Recommend solutions that are tailored to your needs.
- › Establish an action plan and the steps to take, with your priorities in mind.
- › Design a personalized plan for your retirement and investment needs.
- › Assist you in your decision making regarding estate planning and settlement.
- › Monitor changes in your personal, financial and economic situation, to affirm the proposed solutions continue to suit your objectives.

Wealth Management

The more successful we become in life, the more complex our financial lives become. I offer a wide breadth of services to meet your Wealth Management needs. This extends beyond my core function as your portfolio manager to developing your personal strategy for retirement, estate, and tax planning.

For each of our clients we consider retirement planning, estate planning, risk minimization and tax efficiency in all aspects of our approach

Wealth Management is an approach that assesses each unique client situation and tailors holistic solutions designed to provide clients with presence of mind for today, tomorrow & beyond.



We are one of the leading firms in institutional equity sales and trading, and highly regarded for the quality of our equity and capital market research. In fact, each year we are recognized by **Brendan Wood International** in several award categories.

How do I provide my services?

Discretionary Managed Account:

A discretionary managed portfolio gives you the benefit of having a professional making the decisions in your portfolio with your best interests in mind. As a client, you no longer have to make all the decisions, which ensures your emotions will not get in the way of performance, allowing me to rebalance your portfolio rapidly when the markets are volatile, and seize opportunities as they arise. The portfolio is always managed inside of well-defined parameters according to your personal investment policy statement. With the capability of block trading, you don't need to worry anymore if you are called first or last to benefit from an investment opportunity.

Advice Based Account (flat fee):

A flat fee account allows you to focus strictly on the strategic value of investment decisions knowing there are no transaction fees. A flat fee is charged simply based on the value of your account and fully aligns our interests.

Transactional Account:

Many people will agree that the commission system is certainly one of the more equitable. The cost of ongoing advice and service is built into these transaction fees, so the only time you actually have to pay anything is when a security is bought or sold in one of your accounts.

Philosophy

By investing in high quality companies with a proven track record and maintaining a long term perspective with reasonable expectations for performance you can reach your financial goals. A margin of safety discipline has allowed us to out perform.

Of course, your portfolio will constantly be monitored and adjusted according for any material changes in your personal situation, risk tolerances, economic conditions, etc. This will allow us to help you to reach your goals and enjoy the journey at the same time.

Services

- › **Investment Management Discretionary & Non-Discretionary**
Custom designed, managed stock and bond portfolio service personalized to your needs.
- › **Fee accounts**
Predetermined annual fee regardless of activity
- › **RSPs, RIFs, LIFs and RDSPs**
- › **Trust Account**
Formal legal family or individual trusts
- › **Full Financial Plans**
Customized and detailed
- › **Full Estate Plans in conjunction with Accountants, Lawyers and other professionals**
- › **Tax Free Savings Accounts (TFSA)**
- › **Registered Education Saving Plan (RESP)**
Administration of Government Grants and contributions
- › **Corporate Accounts**
Long term or short term operating needs
- › **Foundation Accounts**
Hospitals or Charities
- › **Online Access**
Account viewing via the internet.
- › **Banking Services**
Structured in partnership with National Bank of Canada, full-service banking packages are convenient and cost efficient.

Products

- › Common and preferred shares
- › Options
- › Canadian, U.S. and International Mutual Funds
- › ETFs (Exchange Traded Funds)
- › Government and Corporate Bonds, Convertible Debentures
- › Structured Notes
- › Investment Research and Economic Analysis
- › New Equity and Bond issues
Upon availability and subject to worthiness
- › Tax-advantage investments
Limited Partnerships, Flow-through Shares
- › Treasury bills, commercial paper and strip bonds
- › Guarantee Investment Certificates (GICs) and Term Deposits

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