



What Clients Can Expect

Management Principles & Planning Process

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Management Principles: Constructing Portfolios of Excellent Businesses
and Creating Long Term, Intergenerational Wealth

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What My Clients Can Expect

1. My relationship with my clients starts with the development of a comprehensive financial plan to achieve their long-term financial goals. As part of this plan, we cover investments, insurance, tax & estate planning aspects of each client's situation.

2. I strive to serve as my clients' Chief Financial Advisor/Business Manager. As part of this role, I coordinate the activities of existing professional advisors such as tax accountants, realtors & lawyers. When and where required, I tap professional advisors.

3. When investing, I see myself as a managing business partner. I see clients as partners who've entrusted me with their capital & their family's well-being. Therefore, my recommendations are essentially conservative in nature. Operating within each client's risk profile, an investment portfolio is designed to achieve long-term growth without undue risk. Everyone should sleep soundly at night.

4. Minimizing taxes is a key component of a financial plan for most clients. Employing tax effective strategies such as registered platforms, tax deferrals income splitting, & prudent use of leverage are evaluated as a part of an overall plan.

5. Each client's account is monitored on an ongoing basis to take advantage of opportunities created by changing circumstances. In addition, each plan is reviewed annually and appropriate adjustments made.

6. I make myself as accessible to clients as possible. All telephone calls are returned within 24 hours. IF not, I'll donate \$100 to the tax deductible charity of your choosing.

7. I believe that my best client is the one who is fully informed. As a result, I have a strong commitment to communicating & educating clients through a regular newsletter, a website www.think-income.com, a You-TUBE channel <https://www.youtube.com/channel/UCICx6ia8NKNfpsFKs3yKCsw> and a twitter account @cheapgordo. In addition, I maintain a library of some of the very best books and articles on personal finance.

Warren Buffett Investment Philosophy

“Your goal as an investor should simply be to purchase, at a rational price, a part interest in an easily-understandable business whose earnings are virtually certain to be materially higher five, ten and twenty years from now. Put together a portfolio of companies whose aggregate earnings march upward over the years, and so also will the portfolio’s market value.”

What Can I Expect From You?

As a conservative investor, you should expect three things from your financial advisor. First, a Financial Plan which is tailored to meet your desired outcomes. Second, an Investment Policy Statement/Strategy which emphasizes the preservation of capital, protection from fees, taxes & creditors and the propagation & long-term capital growth. Third, regular monitoring, updating & communication. That’s what I aim to deliver.

What Kind of Investments Do You Recommend?

Until we meet and I know your situation, I won’t know what’s right for you. In general, I favor focused but diversified investment portfolios which allow my clients and me to sleep soundly, tempered with some unique investment or arbitrage opportunities that may enhance the growth of your portfolio.

How Often Will I Hear From You?

Every client receives a quarterly statement, regular correspondence and my annual letter to partners. If we haven’t talked recently, you’ll also get a telephone call from me (or a colleague at my firm) every six months; where appropriate, I also meet with clients periodically to update and review their situation.

What If a Client Has a Question For You?

Questions are strongly encouraged. I strive to return every call on the same day or at least within 24 hours. That way, clients are never left hanging with unanswered questions.