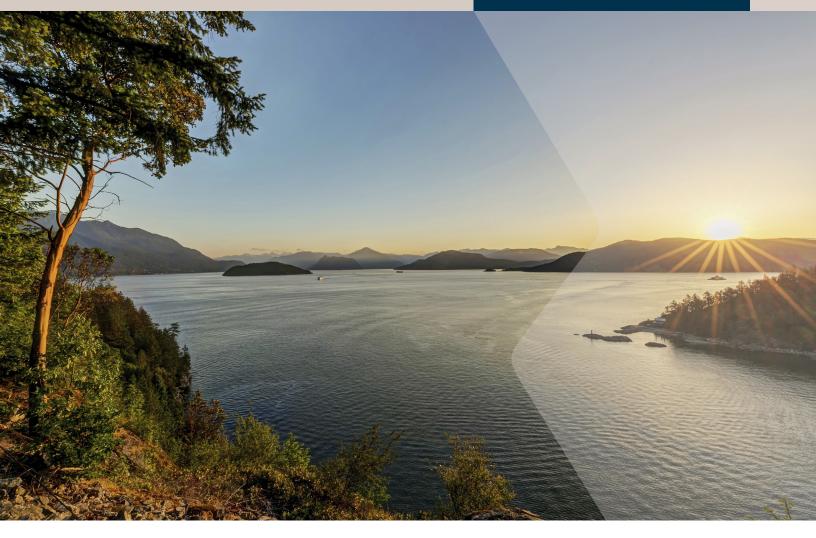
# R Hunter Wealth Management Group









# Our **Team**



The R Hunter Wealth Management Group (RHWMG) have been the chosen financial advisor of Canadian families, affluent individuals and growing businesses for over 30 years, working with one generation to the next. While life provides each of us with a variety of challenges, our unique set of disciplines and prudent advice is informed by decades of experience. We deliver clients the counsel necessary to grow and protect their wealth – always providing candid dialogue in the face of uncertainty and working with each individual to ensure their unique goals are achieved.

R Hunter Wealth Management's reputation is not only built on performance and results, but also on a commitment to social issues - honoring the integral values which have also empowered clients to continue moving forward. Our practice is set apart from the rest through continuous innovation and thought leadership, providing access to wealth generating ideas, income enhancement, unique investment strategies and risk-adjusted solutions for each client's situation.

Our investment approach combines fundamental and technical analysis to qualify potential investment opportunities, paired with advice on tax advantages now, as well as estate planning and preservation in mind for the future; through the use of an alternative investment class. Over the decades we produced opportunities to enhance income and downside protection (hedging against risk), and have created a market-driven exit discipline through an actively managed covered writing strategy, utilizing options contracts.

"Money itself, is a meaningless commodity – merely a means to an end. What is most important, is what your money means to you and your goals for it."

We welcome the opportunity to speak with you so please do not hesitate to contact us directly. Campbell and Rob are dually licensed in the securities and insurance industries.



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Visit our website for more information rhunterwealth.ca





# Our Value Proposition **Tax Reduction** Tax Advantaged **Investment Opportunities** Now' **Technical Fundamental** Hedging **Analysis** Research What is happening and Financials/ Covered Call \*In Canada what has happened? **Analysts** Writing 10% Advisors licensed Increased Income > Reduce Risk 5% practice Market Driven Exit Source: "How high income Tax Reduction earners can ease their tax Strategy burden" BNN Mar/16 **At Estate**







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\*NOTE:Insurance services are provided by National Bank Financial Services (NBFFS). NBFFS is not a member of Canadian Investor Protection Fund and the product sold or provided by NBFFS are not guaranteed by the Canadian Investor Protection Fund.

# **Your One Stop Solution**



Helping your family

#### Helping Children

- Education
- Gifting strategies
- > Business funding

#### **Helping Parents**

- Long-term care
- Managing estate
- Care giving

#### **Unexpected Demands**

- > Emergency fund
- Disability
- Critical illness
- Life insurance

# **Protecting Family**

- Disability
- Critical illness
- Life insurance
- > Long-term care

Helping to Enjoy your life

#### Home

- Investing proceeds
- Utilizing equity
- Vacation home funding
- Home insurance

#### Leisure & Travel

- Remote banking access
- Travel insurance
- > Emergency fund
- Foreign tax rules

## **Work Options**

- Tax planning
- Benefit plan
- Income management

## **Protecting Lifestyle**

- Disability
- Critical illness
- > Life insurance
- > Cash flow protection

Planning for the Future

# **Health Changes**

- Disability
- Critical illness
- > Life insurance
- > Long-term care

## **New Opportunities**

- Investment funding
- Short-term financing
- Loans
- Emergency funds

#### Business Succession

- Business valuation
- Tax planning
- Investing proceeds
- Financial purchase

## Life on your Own

- > Wealth management
- › Portfolio evaluation
- > Cash flow and income
- Benefits and insurance

Creating Financial Comfort

# Managing Nest Egg

- Asset allocation
- Investment selection
- Tax planning
- Income options

#### Income planning

- Tax planning
- Income layering
- > RRSP conversion
- Minimization strategies

# **Minimizing Taxes**

- Tax planning
- Asset selection
- Income layering
- Tax-loss selling

#### Savings & Spending

- Retirement financial plan
- > Systematic withdrawal
- Systematic purchase

Building a Legacy

#### Wills & Instructions

- > Estate plan
- Tax planning
- > Trust services
- Asset management

#### **Charitable Giving**

- Planned giving strategy
- Tax planning
- > Estate bequest

#### **Living Legacy**

- Gifting family
- Gifting community
- > Charitable giving

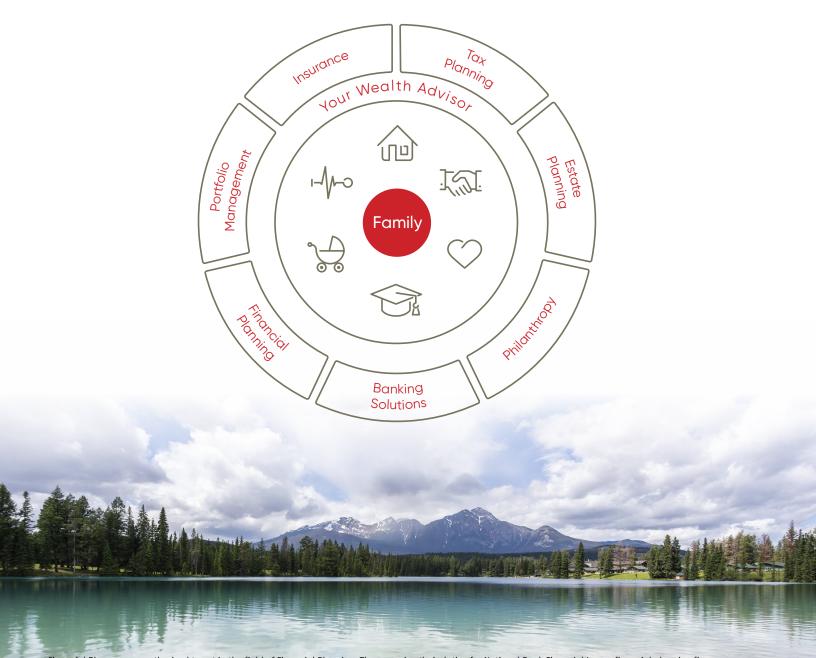
## Maximizing Your Estate

- Insurance Solutions
- Testamentary/
  Inter Vivos
- Family trusts

# We Deliver Value



Our services are strategically priced below the industry average for Canadian equity mutual funds managed by banks, which generally levy management fees of 2.50%, non-deductible for tax purposes. In contrast, our fees are fully deductible in non-registered accounts. Our seasoned team brings to the table a wealth of expertise, years of experience, and a comprehensive range of specialized services, all at a more economical rate than the typical Canadian equity mutual fund. Fee based advisory accounts are more aligned with our total wealth management offering. We extend advice that transcends the basic buy/sell stock transactions, providing unwavering guidance in all market conditions, a professional approach, and effortless coordination with other professionals. RHWMG is dedicated to delivering wealth management services that encompass Estate Planning, Retirement Planning, Portfolio Management, Charitable Gifting Strategies, Client Education, Workshops, Special Events, and Preferred Banking Solutions.



Financial Planners are authorized to act in the field of Financial Planning. They exercise their duties for National Bank Financial Inc., a financial planning firm.

We work closely with the Taxation, Retirement and Estate Planning Team from National Bank Trust, made up of multidisciplinary experts who provide knowledge and advice that complement our service offering. These experts assist us in providing the best solutions for your personal finances related to taxation, retirement and estate planning. Insurance products and services are provided by National Bank Insurance Firm (NBIF) or by NBF Financial Services (NBFFS), as applicable. NBIF and NBFFS are not members of Canadian Investor Protection Fund (CIPF). Insurance products are not protected by CIPF.

# Contact our team today to start the conversation about your financial future!

Please get in touch with our office by email or phone and provide us with your information.

You will be promptly contacted by someone from our team for a discovery call.

We welcome the opportunity to work with you to achieve your financial goals and wellbeing.



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