



Selectpath Benefits & Financial

A Different Kind of Financial Services Company

FROM THE BEGINNING, the founding partners of Selectpath Benefits & Financial wanted to create a different kind of financial services company.

Although it's common for legal and accounting practices to feature multiple partners, support staff and specialized advisors, it's more rare in the financial services world. But that's the model Selectpath chose from its inception, offering expertise in three core areas: Employee Benefits and Group Retirement, Business Owner Planning and Financial Planning for Families.

The model has served Selectpath's clients very well because it's common for them to require solutions in all three areas. With its diverse team of advisors, Selectpath can deliver a mix of solutions that fit the varying needs of their clients, putting them on The Right Path in their planning.

"We believe diverse expertise and integrated services better fulfill our clients' needs and best interests," says John Sabourin, a Founding Partner. Business owners who are focused on their day-to-day operations are pleased to learn Selectpath can help create an integrated financial plan, addressing issues such as buy-sell funding, key-person insurance and executive owner compensation options such as Individual Pension Plans. "We understand the pressures they face running their businesses, and we can help."

In the area of succession planning, Selectpath has first-hand experience. The company has grown in recent years by purchasing two financial advisory firms—Rowe Financial in Sarnia and Southwest Financial in London. Owners Bob Rowe and Dave Brady joined their respective firms with Selectpath to continue providing superior service within a firm that can continue serving those clients when they retire or in the event of a disability or death.

The synergy created by the purchases has helped everyone involved. The two new advisors have brought energy and expertise to Selectpath, and their clients, in turn, benefit from the depth of Selectpath's

diversified strength, structure and stability.

With eight financial advisors and five benefit advisors, Selectpath is an independent organization that enjoys strong relationships with some of Canada's and the world's leading insurance and investment management companies. In 2007, the firm was named "Small Business of the Year" by the London Chamber of Commerce, and it has been recognized by *Profit* magazine as one of Canada's fastest growing companies for the years 2002 through 2006.

Currently, Selectpath serves more than 700 corporate employee benefit clients. The Financial Services division manages combined investment deposits of \$180 million on behalf of families, businesses and individual clients. Its investment philosophy is built for the long term, ignoring fads and other hot sectors that can disappoint in the long run.

"We try to take a pension-style approach to client investments," says Rob Kimball, a Selectpath Advisor for the past nine years.

Selectpath offers a comprehensive planning process, something Selectpath Advisor Barry Laberge says benefits clients of all kinds. "If we can help clients develop their vision and goals for retirement, we can then use our planning process to determine whether they are on track. Our clients who engage us in this process have a higher degree of comfort and confidence which allows them to focus on enjoying their lives rather than worrying about market headlines."

Selectpath's unique difference is the organization's ability to capitalize on the benefits of large institutions and diverse expertise, while at the same time delivering personalized service to its clients. It's all about people—the Selectpath clients, the Selectpath team and the local community. Its commitment to the community is exemplified by its decision to join the Imagine: Caring Company program, donating money, time and ideas to various community and charitable initiatives every year.

