

Individuals and businesses obtain financial advice from an experienced team guided by Bob Rowe, a Financial Planner at Selectpath. Bob and his team are dedicated to ensuring clients receive comprehensive financial advice and first class service.



Robert W. (Bob) Rowe, CFP, CLU

CERTIFIED FINANCIAL PLANNER

Bob has spent last 30 years as an independent financial advisor, including time as an estate planning consultant for a major Canadian insurer. Prior to entering the financial services industry, he was a secondary school teacher.

SPECIALTIES:

Bob has expertise in insurance, financial, investment and estate planning. His primary focus is assisting the 60 plus age group in reducing taxes, increasing income and enhancing wealth. Through the right combination of products and preparation, Bob guides clients in the accumulation, preservation and ultimately the most tax effective transfer of assets to spouses, heirs and charities.

DEGREES & DESIGNATIONS:

- Certified Financial Planner (CFP)
- Chartered Life Underwriter (CLU)

INDUSTRY ASSOCIATIONS:

Bob is a member in good standing of the following professional organizations and subscribes to their respective codes of ethics and standards of conduct:

- Advocis–The Financial Advisors Association of Canada
- Canadian Institute of Chartered Life Underwriters
- Financial Planning Standards Council (FPSC)



**Wanda
Walsh-Richard**

**CLIENT SERVICE
REPRESENTATIVE**



Sue Rowe

**CLIENT SERVICE
REPRESENTATIVE**



**Debra
Passingham**

**CLIENT SERVICE
REPRESENTATIVE**



OUR APPROACH TO Financial Planning

Working Together

HOW YOU CHOOSE TO WORK WITH A SELECTPATH ADVISOR IS UP TO YOU.

Selectpath Advisors are experienced and educated professionals dedicated to finding the best solutions for each of our unique clients. But before we begin working with clients, we clearly communicate how we might work together. It's important that we establish expectations and roles for each involved.

At Selectpath, we understand that each of our clients are different. They have unique situations, aptitudes and varied degrees of readiness when considering working with or changing financial advisors. We welcome you to choose how you wish to engage our services, in a way that fits your unique situation.

We are not tied to any one investment product or company. Because we provide a vast array of different products from a number of quality companies, we can recommend the financial instruments that best fit your goals.

Our firm of professionally qualified financial advisors and exceptional support staff will explore the best strategies for helping you achieve success and security. We promise to guide you through a financial planning process that's right for you—Selectpath will put you on *The RIGHT Path*®.



All account representatives are sponsored by Manulife Securities Investment Services Inc., a Mutual Fund Dealer. Please note the following: Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund's simplified prospectus before investing. Mutual Fund Securities are not guaranteed. Their values change frequently and past performance may not be repeated. This is intended for use by residents of the Province of Ontario. Manulife Securities and the block design are registered service marks and trade marks of The Manufacturers Life Insurance Company and are used by it and its affiliates including Manulife Securities Investment Services Inc.

INVESTMENT MANAGEMENT

- GICs, Segregated Funds, Annuities
- Banking Products including High Yield Bank Accounts, Investment Loans

TAX PLANNING SERVICES

- Tax Free Savings Accounts
- Registered Retirement Savings Plans, Registered Retirement Income Funds, Life Income Funds
- Individual Pension Plans
- Registered Education Savings Plans
- Tax Sheltered Life Insurance
- Group Retirement Plans

THROUGH MANULIFE SECURITIES WE PROVIDE:

- Access to mutual funds and investment products from over 70 different companies
- Registered and non-registered accounts to hold investments
- Principle Protected Notes

INSURANCE & LIVING BENEFITS

- Estate Conservation
- Family Protection including Mortgage Insurance
- Business Protection including Key Person, Buy-Sell, Succession Planning
- Critical Illness and Long Term Care
- Individual Long Term Disability
- Owner-Executive Disability Carve-Outs and WSIB Alternatives
- Individual and Group Health and Dental Insurance
- Out of Country Medical Coverage