

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



## Cathie James

SENIOR FINANCIAL PLANNER

Cathie's career in financial services began in 1972. Prior to joining Selectpath she spent 24 years at a major chartered bank followed by 7 years at one of Canada's largest full service brokerage firms.

### SPECIALTIES:

Cathie's experience in all aspects of financial services has allowed her to assist people of all ages achieve their financial goals. Her focus on Investment, Insurance and Retirement Planning provides people with a plan that will assist them in the accumulation and the preservation of wealth.

### DESIGNATIONS:

Cathie has completed the following courses:

- Canadian Securities Course (CSC)
- Conduct and Practices Handbook (CPH)
- Professional Financial Planner (PFP)

### INDUSTRY ASSOCIATIONS:

Cathie 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



**Debra  
Passingham**

CLIENT SERVICE  
REPRESENTATIVE



**Wanda  
Walsh-Richard**

CLIENT SERVICE  
REPRESENTATIVE



**Sue Rowe**

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