THE BENEFITS OF WORKING WITH ARCA FINANCIAL GROUP

ARCA FINANCIAL GROUP
...a founding member of
BARRINGTON WEALTH PARTNERS INC.

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Being a client of Arca Financial Group means more than just having someone to assist you with your financial plans for the future. We offer a multitude of unique services all designed to ensure that our clients receive only the very best service and advice.

1) Succession Planning

Eventually everyone retires and our structure ensures that should your advisor no longer be in a position to provide you with financial advice, due to retirement, death, illness or a change in career path, you will not be left alone. Upon the departure of an Arca Financial Advisor your account will be seamlessly transitioned to another of our fully qualified financial advisors thus limiting to a minimum the impact that such an event could have on you. Our advisory team ranges in age from the mid-thirties to early sixties, making it quite simple for us to find the most suitable replacement for you.

2) Client Focused Environment

Our Financial Planning Team consists of 10 like-minded advisors who share ideas, strategies and experiences. Our advisors will work together, if necessary, to ensure that clients with even the most complex financial plans are expertly handled. In addition to this team supportive approach we also offer the value added service of our own Tax and Estate Planning Specialist should your affairs require a more specialized approach. As a founding member of Barrington Wealth Partners, we are in the unique position of not only being able to draw on the experience of the members within our own office team, but also on the expertise, knowledge and skill of numerous top advisors from across Canada.

Due to our relative size and stability, we provide our advisors with a working environment where they are able to focus approximately 95% of their time on advising and servicing their client base and continuing to upgrade their education. We have dedicated individuals to manage our facility, answer our telephones, keep up to date with changes in technology and manage our accounting procedures. This allows our financial advisors to give their undivided attention to their clients.

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3) High Service Model

Because we believe that all of our clients are entitled to the best level of service possible, we have prepared a standardized process of service to ensure that clients are regularly contacted with updates and information about their portfolio. We will conduct one or two review meetings per year depending on the needs of the client and with each meeting we provide the following documentation: a meeting agenda and minutes, as well as investment and insurance summaries as applicable. Our clients will be given information on receiving online access to their financial reports and can be rest assured, due in large part to the standards that have been implemented, we are able to track all meetings, minutes and tasks from each client encounter to ensure that we are able to deliver what we promised when we promised it. We have the convenience of a toll-free number should any of our clients be away from home and need to contact their financial advisor for any reason. We employ up to date technology in order to offer scanning services for electronic delivery of documents and notices. And last but not least, three times each year members of our team develop an Arca newsletter which is sent out to each of our households describing changes within our organization, a financial market summary, tax planning tips and general financial advice.

4) Financial Planning Approach

We recommend that every individual receive the service of a full financial plan as soon as they become one of our clients. Using the NaviPlan™ software package we are in a position to detail a plan specific to each individual client. What this means is that whether you are in the process of managing your debts, accumulating wealth or preparing your estate we are in a position to impart the best possible advice. We will work with your accountant, your lawyer or any other person that you deem important in the creation of your financial plan. We also offer the services of our in house Tax and Estate Planning Specialist for complicated cases requiring a more focused and in-depth knowledge approach. During the initial stages of your relationship with an Arca Financial Group advisor you will spend a significant amount of time discussing your requirements and goals so that we are able to fully understand your needs.

5) Investment Philosophies and Strategies

As a collective group sharing knowledge and experience our financial advisors conduct extensive research in order to select 50-60 investment funds to be offered to our clients. These are funds that have a history of above average performance in both good and bad markets; they have a value based approach and are generally of medium risk. Your financial advisor will confidently build an individualized portfolio which helps to minimize your risk by staying away from higher risk investment choices and narrow-focused funds. Our size and stability are also factors which provide significant leverage on our ability to quickly offer new and often

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evolutionary insight into different investment strategies. Managing over $250 million for Arca clients enables us to have considerable influence over carriers like Trimark, Mackenzie, Franklin Templeton and Manulife when it comes to things like product development, problem resolution and the receipt of up to date advancements in new product offerings. Our size once again becomes a factor when looking at the issues of compliance and the following of industry rules and regulations. Having our own Mutual Fund Branch Manager on-site allows us to provide a faster turnaround time on some of our client transactions and forces us to keep abreast of and up to code with the ever changing industry standards which have been implemented with client protection in mind.

6) Insurance Solutions that Matter

Arca Financial Group manages approximately $500 million worth of coverage in life insurance contracts. We have contracts with most of the insurance carriers in Canada allowing our advisors the freedom to offer the best possible solutions for our clients. Once again, the established relationship with our carriers comes with significant benefits for our clients and our advisors. We have access to senior management at the different companies which allows for faster turn around times on large cases, more influence to receive faster problem resolution and the ability to provide direct input into product development and service enhancements.

7) Team of Licensed Investment & Insurance Support Staff

We have 12 licensed staff members dedicating 100% of their time to providing our clients with exceptional service. Each of these members is accredited in their respective line of service with either the required Mutual Fund or Insurance credentials. In addition to being fully licensed, we place Errors and Omissions Insurance on each of our advisors and associates in order to better protect our clients in the event of an error. Our system for support enables us to ensure that vacation time and sick leave are all covered by a fully qualified individual. Our training program makes certain that new individuals of our team are sufficiently taught to handle almost any inquiry right from the first couple of weeks of employment. We encourage continual education for our staff and promote the sharing of ideas and processes between our respective team members. All of our employees have signed a confidentiality agreement restricting them from ever discussing the financial affairs of any of our clients outside of Arca.

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8) Education of Advisors and Staff

The Certified Financial Planner (CFP) designation is the preeminent educational requirement in promoting yourself as a financial advisor. At Arca Financial Group we have four advisors who currently hold this title and another four individuals working towards the designation. Our environment itself is very conducive to the encouragement of upgrading both skills and education. Our new advisors are required to obtain their CFP credentials within the first two years of employment and we also require that our support staff become licensed within their select business line. There are two members on our team who hold the designation of Chartered Accountant (CA). These individuals are readily available to answer any tax related questions for both our clients and our advisors. We also promote the sharing of ideas and strategies with the other Barrington Wealth Partner advisors and require the CFP designation as a prerequisite to partnership within our own firm. In addition to our in office support we frequently invite the representatives from both our investment and insurance carriers to conduct educational seminars for our staff. Our advisors are often invited around the world to attend special knowledge building sessions and have the opportunity to meet directly with the senior management of many of the carriers that we use.

9) Education of Clients

Over the past number of years Arca has hosted a number of events geared toward the education of our clients. We have had seminars on different planning strategies dealing with Individual Pension Plans, Registered Education Savings Plans, Registered Retirement Savings Plans and mortgage financing alternatives.

10) Modern Facility

Our office was custom built in 2004 and was created to offer a warm, inviting environment for both clients and staff. As a client of Arca you can be assured that our facility was designed to provide exceptional security for your personal financial information. Both our client file room and our computer server rooms are locked to prevent any type of unauthorized access to your confidential documentation. For your privacy and comfort during meetings we offer professional meeting rooms, a selection of beverage choices and plenty of accessible free parking.

11) Charitable Events and our Volunteers

Our Arca family, both corporately and individually, is a large supporter of many charitable organizations in the community. Each year we host a number of our own events to raise donations for our charities of choice including the Grand River Hospital Foundation, Adopt-a-Family, Tree of Angels, Manulife Bike and Hike for Heart and the Crohn’s and Colitis Foundation. Most of our staff members also contribute on their own to many of the non-profit organizations within our neighbourhoods.