



Knights

FINANCIAL MANAGEMENT

***Building Your Financial
Road Map.....Together***

The Introduction

 **PORTFOLIO**
Strategies

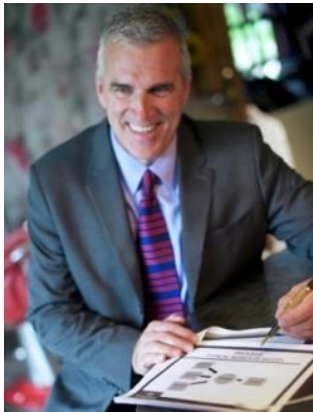
@ KFM We Can...

| | | | | |
|--|--|--|--|--|
| <p>1. Reduce your debts and save for the future</p> |  | | <p>2. Integrate your group benefit plan into your personal plan</p> | <p>3. With strategies for savings for future purchases, such as a house car, or wedding</p> |
| <p>4. Stay disciplined with your plan</p> | <p>5. Invest your money in a tax-efficient way to minimize taxes</p> | <p>6. Put together a financial road map to help you achieve your financial goals</p> | <p>7. Start with an investment plan to help ensure you have enough money to retire</p> | |
| <p>8. Set up a plan to ensure kids have enough saved for post secondary schooling</p> | <p>9. With a needed referral to another expert, like accountant or lawyer</p> | <p>10. Adjust plan to meet changing events in life</p> | | |
|  | <p>11. Plan for early retirement</p> | <p>12. Plan ways to start a small business or even sell it</p> | <p>13. With estate planning and administration after the passing of a loved one</p> | <p>14. Determine what health insurance is best for you and your employees</p> |
| <p>17. Understand current market events and explain how they impact your investments</p> | <p>18. Prepare funds for emergency planning</p> | <p>16. Protect those that run your company, Owner, Shareholders, employees</p> | |  |
| | | | | <p>19. Handle retirement for both you and your employees</p> |

Who is **KFM**?

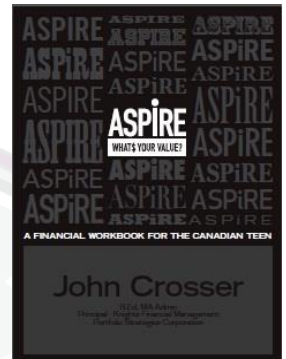
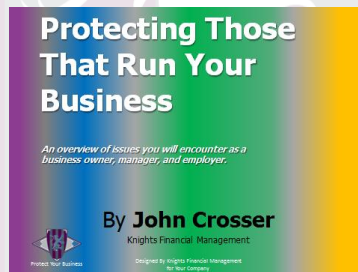
Whether you own a business or are self-employed, growing and protecting your business has its own unique challenges. Owners of small businesses face a deluge of needs ranging from retirement and estate planning to insurance protection. At Knights Financial Management, we believe that every dollar spent growing and protecting your business should increase your business's bottom line.

Knights Financial Management is a full service planning company that is looking for small to medium sized companies in Calgary, Red Deer, and Edmonton wanting to ensure their financial game plan is efficient and well coordinated. As an independent company we provide holistic financial game plans that help owners meet their needs, professionally and personally. As your business advisor we help businesses understand how to grow and protect their businesses. To assist owner in becoming more informed John Crosser, the owner of Knights Financial Management, has authored an e-book called "Protecting Those That Run Your Business".



Not only is John Crosser committed to helping small businesses prosper and grow stronger communities, he is also committed to developing communities through financial literacy. John believes an individuals' financial fitness is linked to a better and healthier life and therefore creating stronger and safer communities. To help improve financial literacy with money fundamentals he has written "ASPiRE: A Financial Workbook for the Canadian Teen". As a financial wellness speaker John promotes that in order to make a difference in our family, school, business, community, city, province, and country we must first invest in ourselves.

John Crosser is an independent licensed insurance and mutual fund agent. He sells mutual funds through Portfolio Strategies Corporation.



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Home Page:
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Get ASPiRED

Welcome to Knights Financial Management

Typically With **KFM**

Typical Individual Clients

- ❑ *Business Owner and Self-Employed*
- ❑ *Entities*
 - *Sole Proprietors*
 - *Partnerships*
 - *Corporations*
- ❑ *Phases*
 - *Start Up*
 - *Growth*
 - *Transition*
- ❑ *Small Size (less than 50 employees)*

Typical Individual Client Meeting

- ❑ *Meeting 0—Determine Goals*
 - *What are your goals?*
 - *Prioritize top 4*
 - *Date to be completed*
 - *Amount already saved*
- ❑ *Meeting 1—Discuss Goals*
 - *Plan for 1 hour*
 - *Your Helicopter*
 - *Data Collection,*
 - *Send Statements, Group Benefit Program, after meeting*
- ❑ *Meeting 2—Preview Financial Road Map*
 - *Within 2 weeks of meeting 1*
 - *Plan for 2 hours*
 - *Risk Assessment*
 - *Health Assessment*

Typical Individual Client Meeting (Continued)

- ❑ *Meeting 3—Review and Implement Financial Road Map*
 - *Within 2 weeks of meeting 2*
 - *Plan for 1.5 hours*
 - *KYC*
 - *Investment Objectives*
 - *Insurance Objectives*
- ❑ *Meeting 4—Plan Review and Update*
 - *Within 6 months of meeting 3*
 - *Plan for 1.5 hours*
 - *On Target?*
- ❑ *Meeting 5+—Plan Review and Update*
 - *Within 6 months of meeting 4*
 - *Plan for 1.5 hours*
 - *On Target?*



FAQ

Frequently Asked Questions

- Q** *How much experience does Knights Financial Management have with working with clients like me?*
- A** *After working with over 100 business owners since 2004 I have come to realize that there is no such thing as a one-size-fits-all financial game plan.*
- Q** *How many clients do I personally have?*
- A** *I work with roughly with 250 clients.*
- Q** *Have you every been disciplined or conducted any unethical business in the past?*
- A** *No.*
- Q** *What are you qualification, educational background, and professional certification or designations?*
- A** *I am a licensed financial advisor with Portfolio Strategies Corporations and licensed insurance agent with PPI Solutions. I am an author of two books on finance and have taught various levels of mathematics for over 24 years. I hold a masters degree in Educational Administration and an undergraduate degree in mathematics.*
- Q** *Can you help with estate planning, insurance, tax planning, investment and retirement planning or do you have a network of people you work with for these?*
- A** *I can create a comprehensive financial game plan integrating business and personal goals. I work with accountants and lawyers (preferably yours) to insure planning is tax efficient. If other business advisors are needed I will bring them in to assist.*

Frequently Asked Questions

- Q** *What products do you offer (stocks, bonds, mutual funds, segregated funds, GIC's and life insurance?)*
- A** *I can sell mutual funds, segregated funds, GIA's and all health related insurance products to ensure planning is complete. When appropriate I work with other financial advisors to provide alternative investment products if warranted. I do not receive compensation for work provided by others.*
- Q** *Do you offer RESP, TFSA, RDSP, and investment loans?*
- A** *Yes, when appropriate.*
- Q** *Will you be the only person working with me or do you have a back up? If so can I contact them?*
- A** *When it comes to planning I will always be the first contact. When it comes to completing paperwork, my assistant will help when needed.*
- Q** *How do you charge for fees and how are you compensated? Are there several options available?*
- A** *Option 1-\$500 for creating basic financial game plan (retirement and 1 other goal) and 1% of Investable assets under management (up to \$300,000) annually .*
Option 2-\$1000 for creating complete financial game plan and 1% of Investable assets under management (up to \$300,000) annually.
50% of plan construction will be due prior to creation and rest is due once program is approved by client.
In addition, when insurance products are sold I receive a onetime commission and an annual trailer .

FAQ

Frequently Asked Questions

- Q** *How often do you contact your clients? Both initially and through time and in what format?*
- A** *Within the first year I have at least 4 face-to-face meetings . After the first year there will be at least 2. I do not charge by the hour to meet each client.*
- Q** *How do you measure success with a client?*
- A** *When my clients achieve their goals, in a timely manner I believe there is success.*
- Q** *How often will I receive investment statement?*
- A** *At least twice a year but clients will have online access to view their investments any time.*
- Q** *How do you handle new client inquires?*
- A** *I prefer all of my clients to be referrals. As a result of being spoken of the initial meeting is free. During this first meeting I will learn about your goals and will let you know if I can be of service. If so, I will lay out subsequent meetings. If not I have a list of other financial advisors that may be better suited. I will not receive compensation for referring you to another.*
- Q** *Can you tell me more about your financial planning service?*
- A** *I believe a complete financial game plan should start with visions and goals and incorporate cash flow and debt management strategies, as well as implementing insurance protection and building wealth. I believe all plans should also include estate documents (wills, enduring power of attorney and personal directives). I have a list of lawyers that can provide the estate documents.*

Frequently Asked Questions

- Q** *Are you ties to any specific company, or are you getting any benefit from making specific recommendations?*
- A** *As an independent business advisor I always place my business with the financial company that serves my client the best. In terms of group benefits I am paid a bonus by ABC Insurance Solutions for doing*
- Q** *Where will my investment be held?*
- A** *Depending on the goals the investment is to achieve and the type of investment required will dictate where the investment will be held. Typically investments are housed in your name with major investment companies. All mutual fund investments are processed through Portfolio Strategies Corporation and all individual insurance products are processed through PPI Solutions. Group products are generally processed through ABC Insurance solutions, Morneu Sheppel, Nextgen Financial, and Unigroup.*
- Q** *Are you ties to any specific company, or are you getting any benefit from making specific recommendations?*
- A** *As an independent business advisor I always place my business with the financial company that serves my client the best. In terms of group benefits I am paid a bonus by ABC Insurance Solutions for doing.*



FAQ

Typical Group Benefit Clients

- ❑ *Construction Services*
 - *Cleaning*
 - *Plumbing*
 - *Electrical*
 - *Engineering*
 - *Oil and Gas*
 - *Architecture*
 - *General*
 - *Painting*
- ❑ *Business Services*
 - *Business Coach*
 - *Promotional Products*
 - *Legal*
 - *Safety*
 - *Information Technology*
- ❑ *Restaurants*
- ❑ *Schools*
- ❑ *Not For Profit*
- ❑ *Financial Services*
 - *Mortgage Brokerage*
 - *Accounting*
 - *Bookkeeping*
- ❑ *Automotive Services*
 - *Car Dealership*
- ❑ *Personal Services*
 - *Fitness*
 - *Legal*
- ❑ *Health Services*
 - *Midwifery*
 - *Chiropractic*
 - *Massage Therapist*
 - *Dental*
 - *Orthodontic*

Typical Group Benefit Meeting

- ❑ *Meeting 1—Business Overview*
 - *Plan for 30 minutes*
 - *What is your business?*
 - *2014 Priorities/Concerns*
 - *What is needed for meeting 2?*
- ❑ *Meeting 2—Discuss Analysis*
 - *Within 2 week of meeting 1*
 - *Plan for 30 minutes*
 - *Recommendations*
 - *Proposal*
- ❑ *Meeting 3—Review Proposal*
 - *Within 1 weeks of meeting 2*
 - *Plan for 30 minutes*
 - *Review adjusted proposal*
 - *Establish Employee implementation process*
- ❑ *Meeting 4—Employee Signup*
 - *Within 30 days of start date*
 - *Plan for 30 minute group meeting and additional 5 per employee*
- ❑ *Meeting 5+—Plan Review and Update*
 - *Within 6 months of start date and every 6 months following*
 - *Plan for 30 minutes*
 - *On Target?*

Working With **KFM**



We believe in a team approach when it comes to creating a financial game plan for our clients. To create your plan we work with accountants and lawyers to ensure your plan is well structured and coordinated.

Are you looking to build and protect your;

- Business?
 - If so, we assist in providing integrated tax planning strategies and tools to increase cash flow, creditor proof assets, safeguard intangible assets, and transitions to new owners
- Retirement?
 - If so, we assist in providing integrated tax planning strategies and tools to maintain cash flow through out retirement years.
- Estate?
 - If so, we assist in providing integrated tax planning strategies and tools to ensure estate is transferred efficiently.
- Family?
 - If so, we assist in providing integrated personal planning strategies and tools to incorporate cash flow and debt management, asset protection, and wealth building to achieve short and long term goals.
- Legacy?
 - If so, we assist in providing integrated tax planning strategies and tools to leave a legacy indicating that you lived and lived well.