Mike McPhee

INVESTMENTS • INSURANCE • PLANNING

Playbook

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TABLE OF CONTENTS:

902-496-7731 • mike.mcphee@nbf.ca

www.mikemcphee.ca

NATIONAL BANK FINANCIAL

WEALTH MANAGEMENT

PLAN TO WIN

"There are no shortcuts to success."

When it comes to financial management, I use the same approach as I did playing professional hockey:

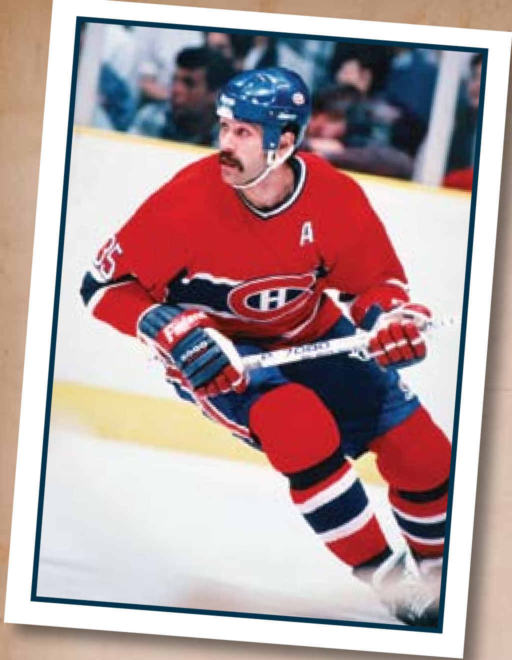
> *"Protect what you have,*
> *capitalize on the right opportunities*
> *and do all the small things right."*

Mike McPhee, MBA, CFP
Investment Advisor, Insurance Agent

"Mike has a strong desire to succeed. He has a steady, clear vision of where he wants to go and is very demanding of himself to perform his best in whatever he's doing."

Bob Gainey

Hall of Famer &
Former Teammate



- 11 years in the NHL with Montreal, Minnesota and Dallas
- Assistant Captain for the Montreal Canadiens
- Three-time winner, Jacques Beauchamp trophy as the Canadiens' unsung hero
- Played in the 1989 NHL All-Star game
- Won the Stanley Cup in 1986 with the Montreal Canadiens

WHAT DOES MIKE BRING TO THE FINANCIAL GAME?

- 13 years experience in the financial industry
- CERTIFIED FINANCIAL PLANNER professional
- MBA from the University of Dallas
- Civil Engineering degree from Rensselaer Polytechnic Institute in New York
- Insurance License (Life, Disability, Critical Illness, Long-Term Care)
- Securities License

NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

- One of Canada's leading full-service investment firms

- Subsidiary of National Bank of Canada, Canada's 6th largest chartered bank and one of the oldest financial institutions in Canada, founded in 1859

Top-ranked bank in North America in terms of financial strength, according to Bloomberg's list of "The World's Strongest Banks", May 2011

- One of 50 Best Employers in Canada for 2011 (Hewitt Associates)

- One of 10 most admired corporate cultures in Canada for Quebec and Atlantic Canada (Waterstone Human Capital 2010)

CIPF
Canadian Investor Protection Fund
MEMBER

National Bank Financial is an indirect wholly-owned subsidiary of National Bank of Canada. National Bank of Canada is a public company listed on the Toronto Stock Exchange (NA:TSX)

PLAN TO WIN

"Rules are not necessarily sacred, principles are."
- Franklin D. Roosevelt

GUIDING PRINCIPLES: KEEPING US FOCUSED ON YOUR NEEDS.

Planning. With a plan, decisions are more strategic and results are optimized. Our step-by-step process allows us to identify the best opportunities for each individual client.

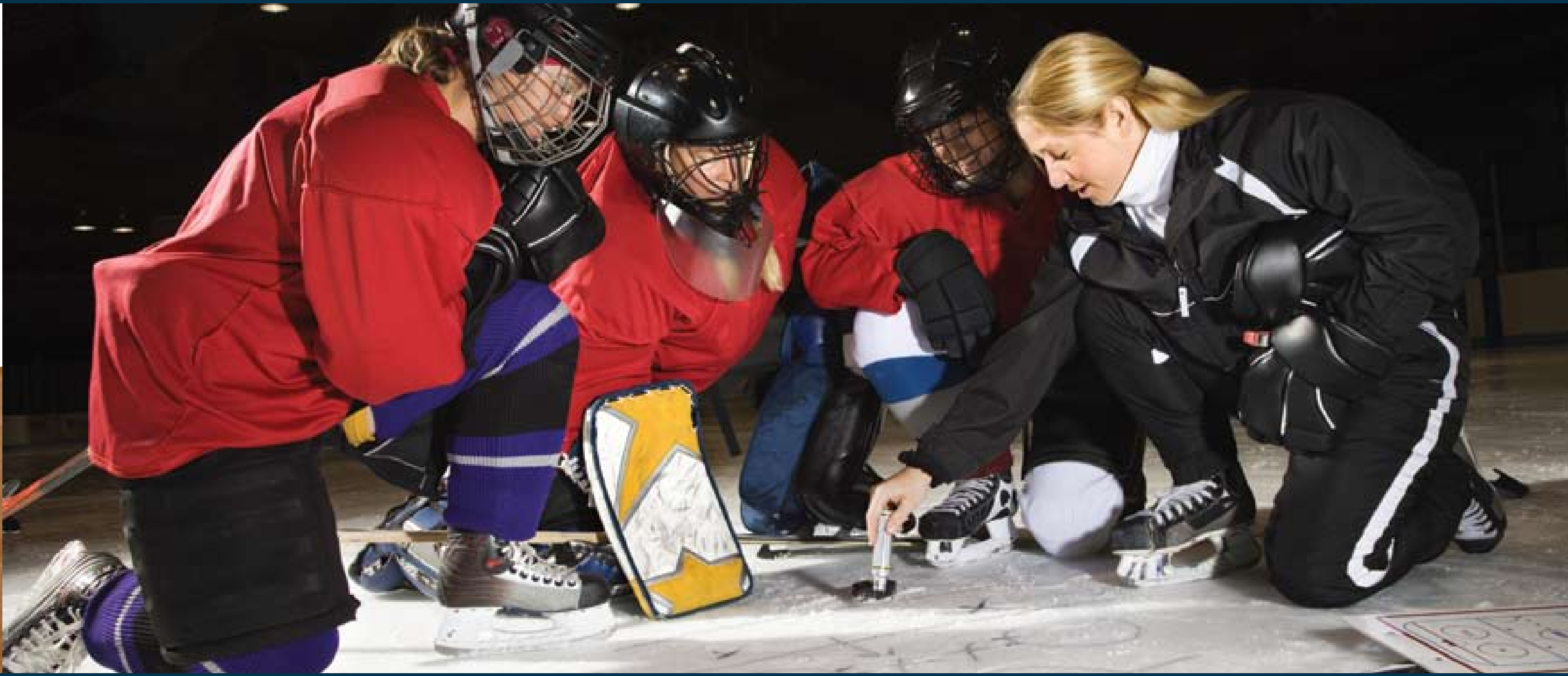
Teamwork. No one has a monopoly on the best ideas. Working together as a team allows us to recommend the best solutions, based upon collective expertise.

Accountability. We work for and are accountable to our clients. Our success is measured by whether our clients achieve their goals.

Transparency. We always do what is best for the client. We are open about how we get paid and any other potential conflicts of interests.

Personal Improvement. We work hard to stay on top of our game. Our commitment to our clients motivates us to continually expand our knowledge and skills.

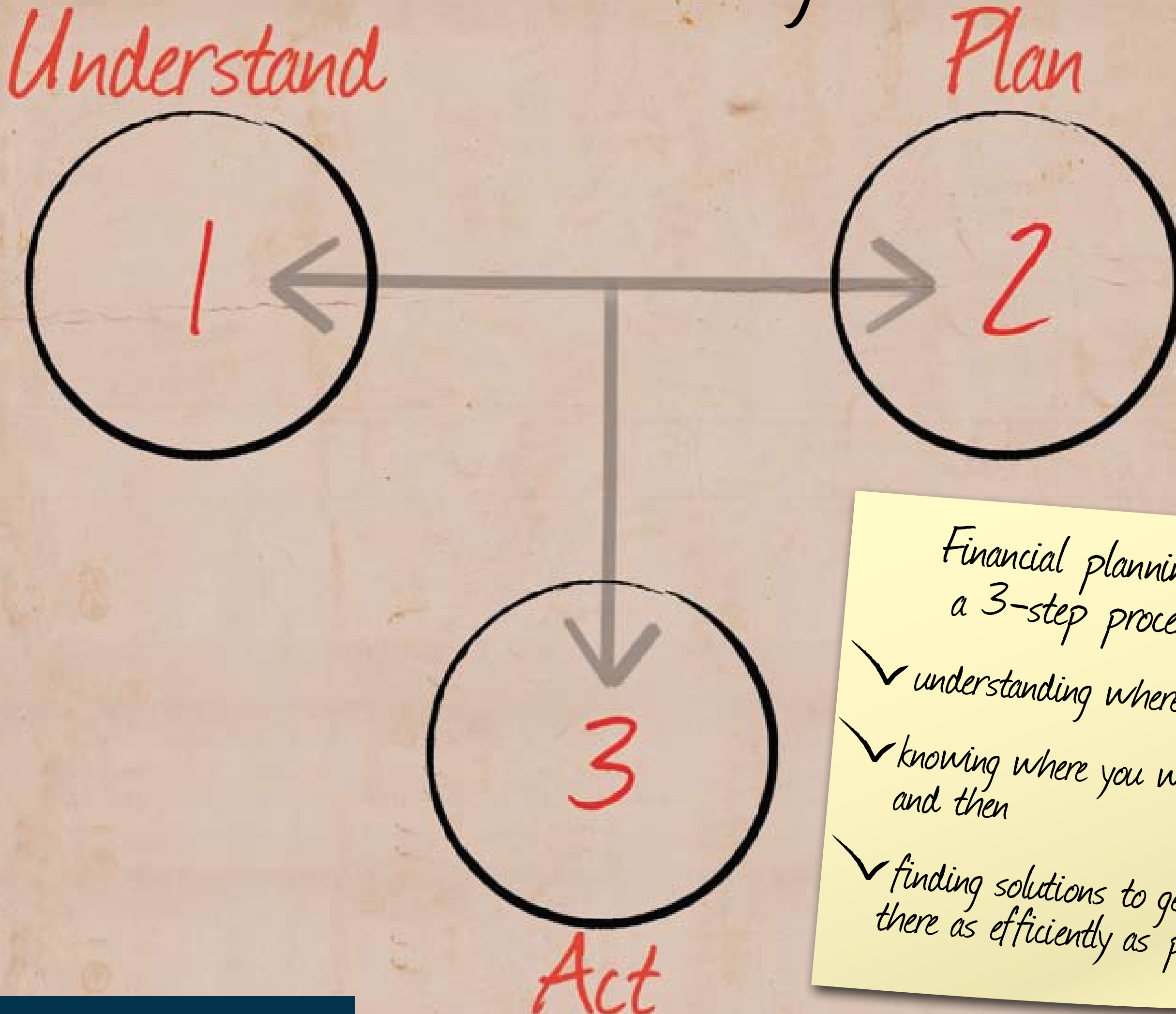
Balance. Discipline and structure drive our process. Flexibility and common sense guide our recommendations. This philosophy is true in both life and finances.



Section 1.0 - Planning

"You've got to be careful if you don't know where you're going, because you might not get there." - Yogi Berra

Financial Planning 101



Financial planning is a 3-step process;

- understanding where you are,
- knowing where you want to go, and then
- finding solutions to get you there as efficiently as possible.

PLAN TO WIN
THE ADVANTAGES OF HAVING A PLAN.

- Gives you focus, direction and motivation
- Make better, more rational decisions
- More proactive...not always putting out fires
- Can measure your progress
- Allows you to make adjustments
- Puts you in control
- Reduces stress
- Improves your chances of winning

PLAN TO WIN

"When you're prepared, you're more confident. When you have a strategy, you're more comfortable."
– Fred Couples

Our Step-by-Step Process

1 **Explore**
is there a fit?

2 **Undertand**
comprehensive questionnaire

3 **Analyze**
potential strategies or opportunities

4 **Collaborate**
clients' professionals/ internal & external experts

5 **Present**
action plan

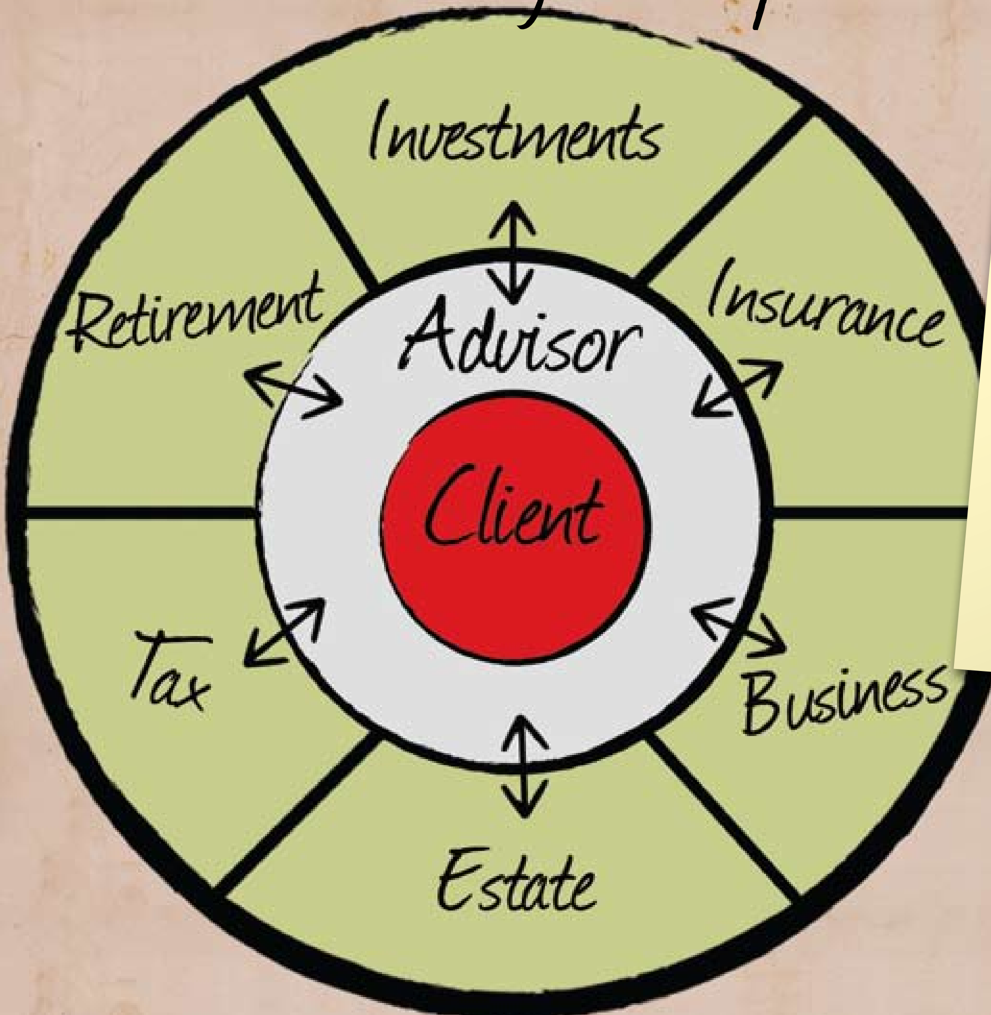
6 **Prioritize**
establish timeline

7 **Implement**

8 **Adjust**

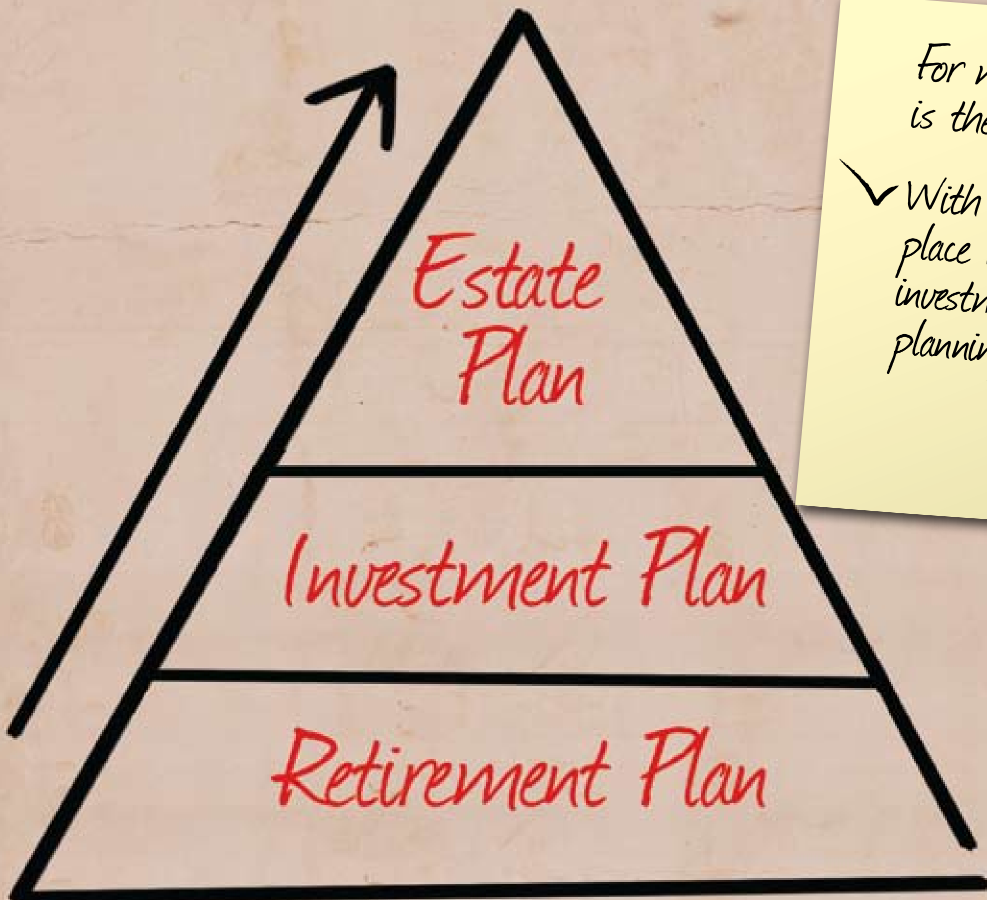
✓ A structured process keeps us on track.

Planning Components



✓ A comprehensive plan covers all the bases.

Planning Progression



For most people, retirement is their number one goal.

✓ With a retirement plan in place we can focus on your investment and estate planning goals.

Section 2.0 - Preservation

"The best offense is a good defense."

PLAN TO WIN

"Even when you think you have your life all mapped out, things happen that shape your destiny in ways you might never have imagined".
– Deepak Chopra

RISK MANAGEMENT: WHAT CAN GO WRONG?

- Stock Market Volatility
- Health, Death
- Conflicts of Interests
- Emotional Decision
- Business, Economic Cycles
- Inflation, Interest Rates
- Currency Fluctuations
- World Events

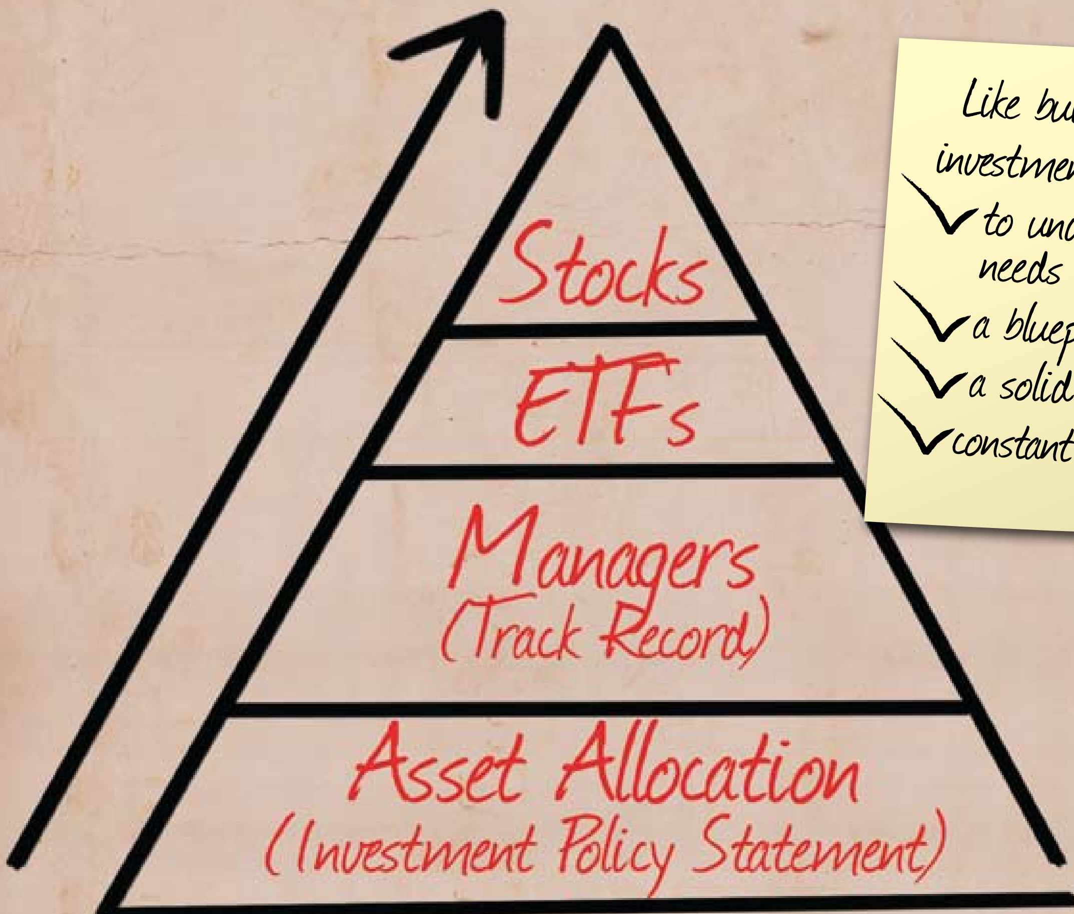
OUR INVESTMENT APPROACH IS TWO-WAY:
BALANCING RISK & OPPORTUNITY

- #1 Rule: Protect Capital
- Diversify (asset allocation)
- Lower Costs (fees, tax)
- Price (earnings, growth, reliability, sustainability)
- Contrarian (don't follow the crowd)
- Top-down view (economic cycles)
- Generate Income (dividends, interest)
- Investment Policy Statement (investment guidelines)

PLAN TO WIN

"Great things are done by a series of small things brought together."
– Vincent Van Gogh

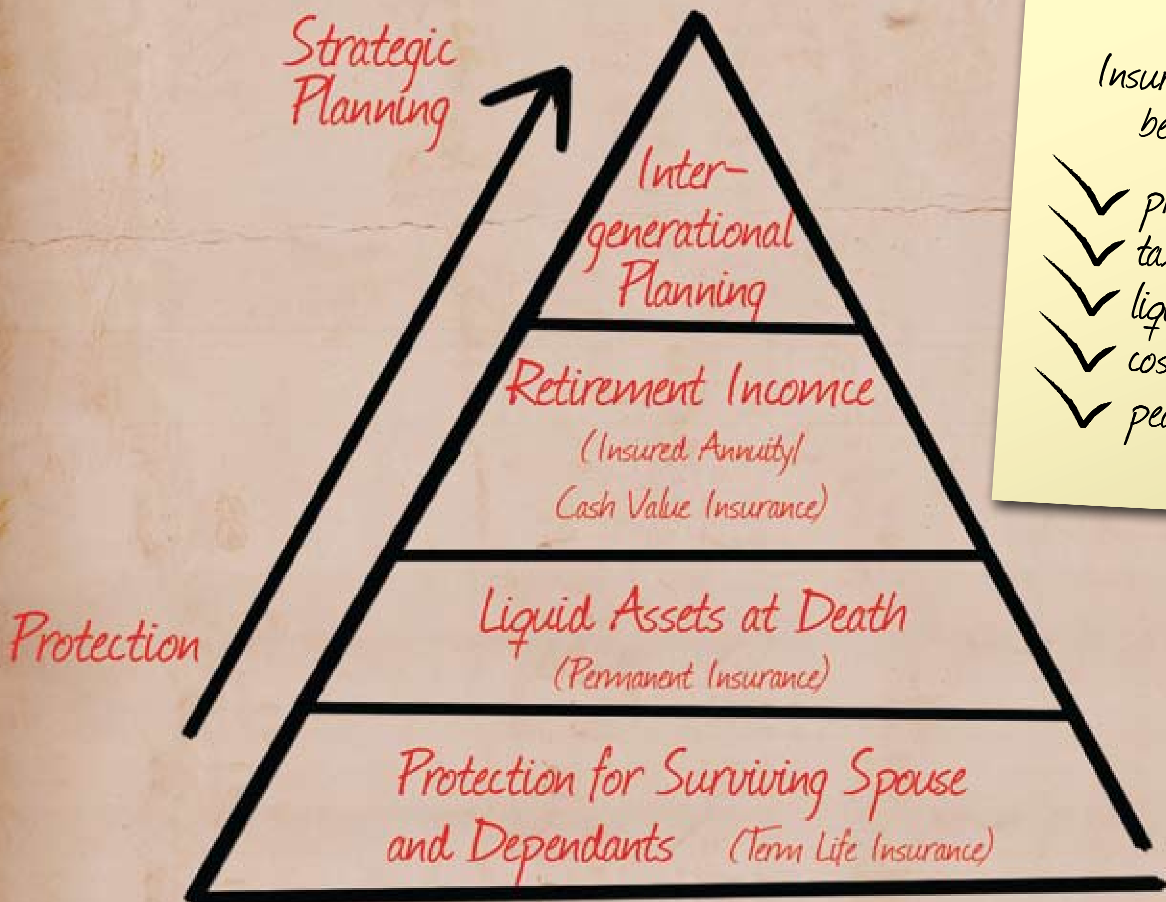
Disciplined Investing



Like building a house, an investment portfolio needs:

- ✓ to understand the client's needs and wants
- ✓ a blueprint/design
- ✓ a solid foundation
- ✓ constant maintenance

Insurance: Protect What You Have!



Insurance provides many benefits, including:

- protection for family
- tax advantages
- liquidity when needed
- cost advantages
- peace of mind

Please note that all insurance matters are done with National Bank Insurance and are intended for residents of the province of Nova Scotia only. National Bank Insurance is a wholly owned subsidiary of National Bank Financial. Insurance products are not covered by the Canadian Investment Protection Fund

Section 3.0 - Teamwork

"I can do what you can't do and you can do what I can't do. Together we can do great things". - Mother Teresa

TEAMWORK:

THE ADVANTAGES OF TEAMWORK

- Common Goals
- Collective Expertise
- Consistent Advice
- Objectivity
- Accountability
- Comprehensive Advice
- Explore All Options
- The Best Ideas

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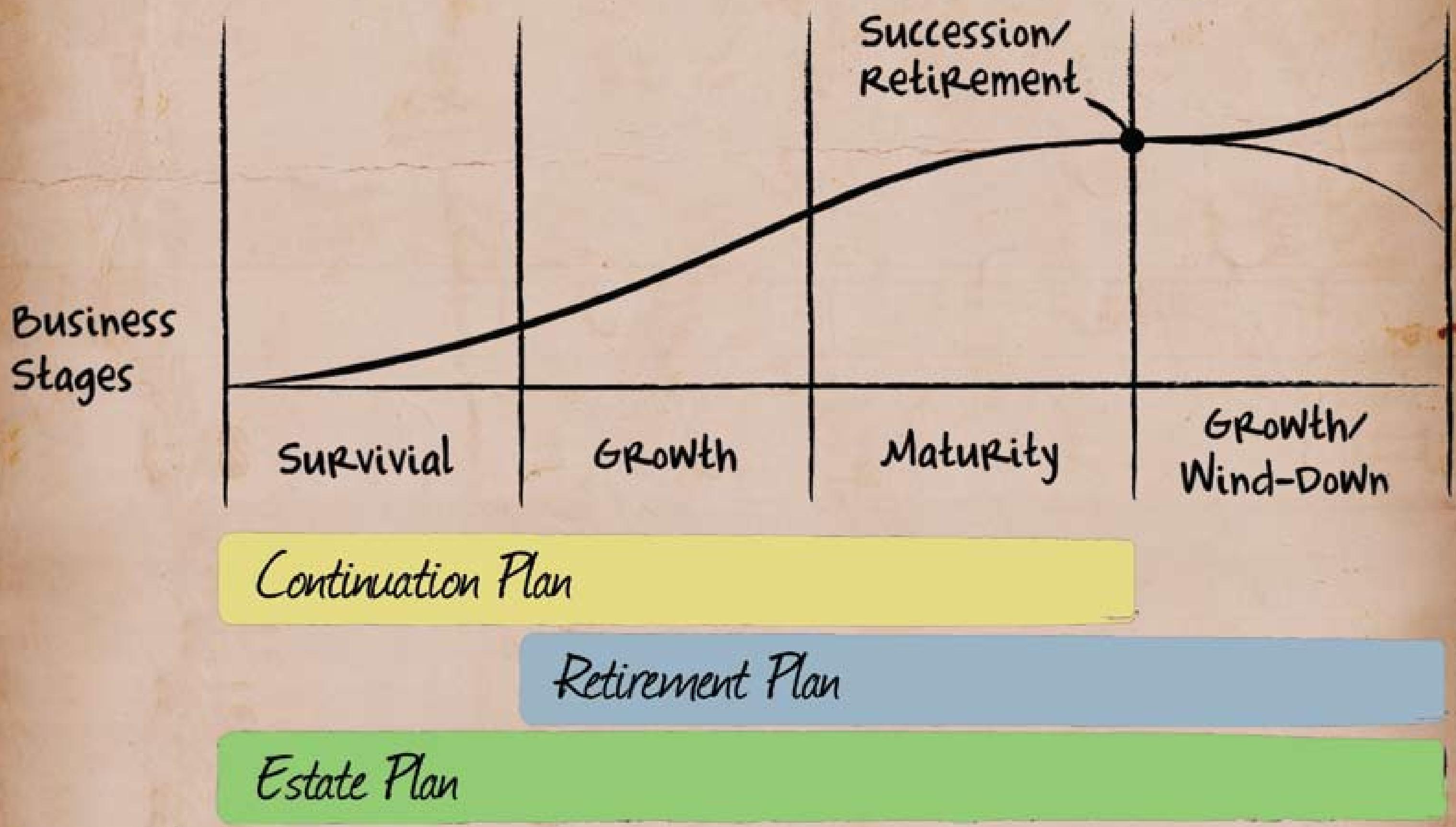
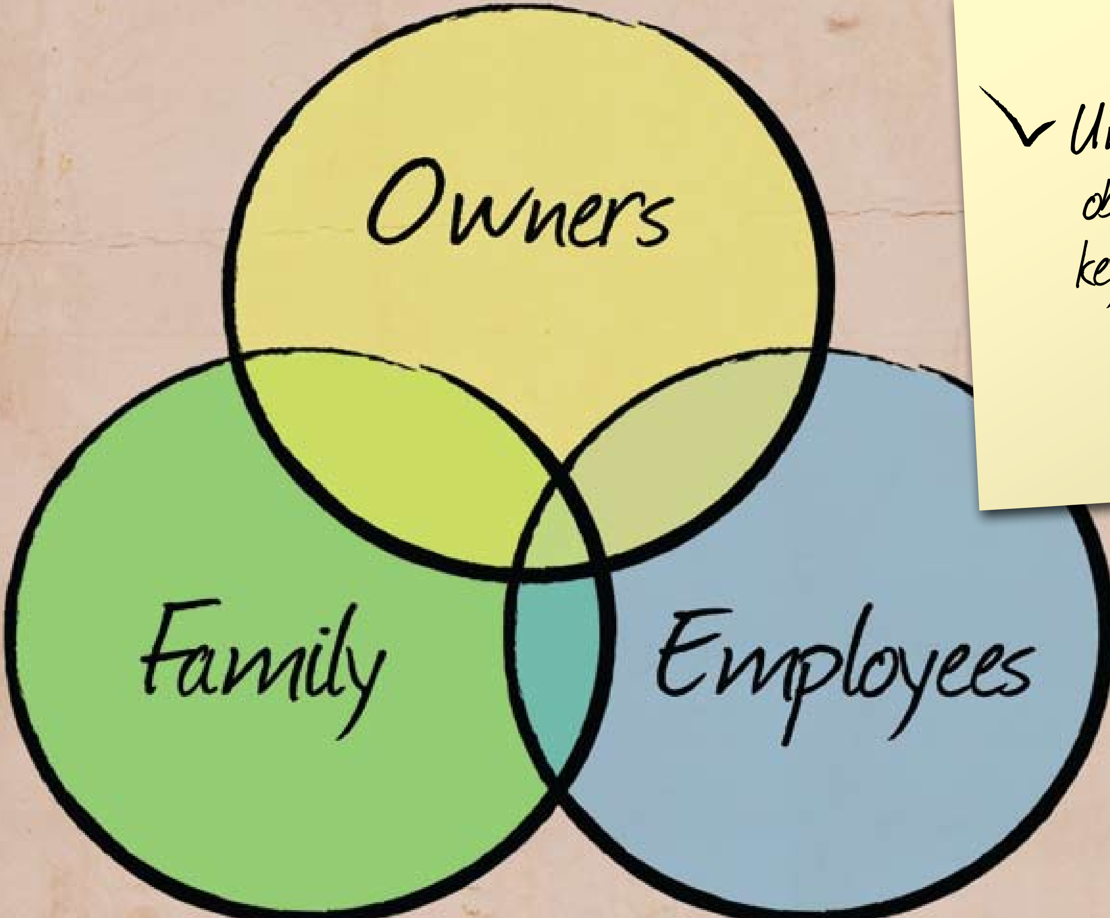
"None of us is as smart as all of us".
– Ken Blanchard

Business Life Cycle



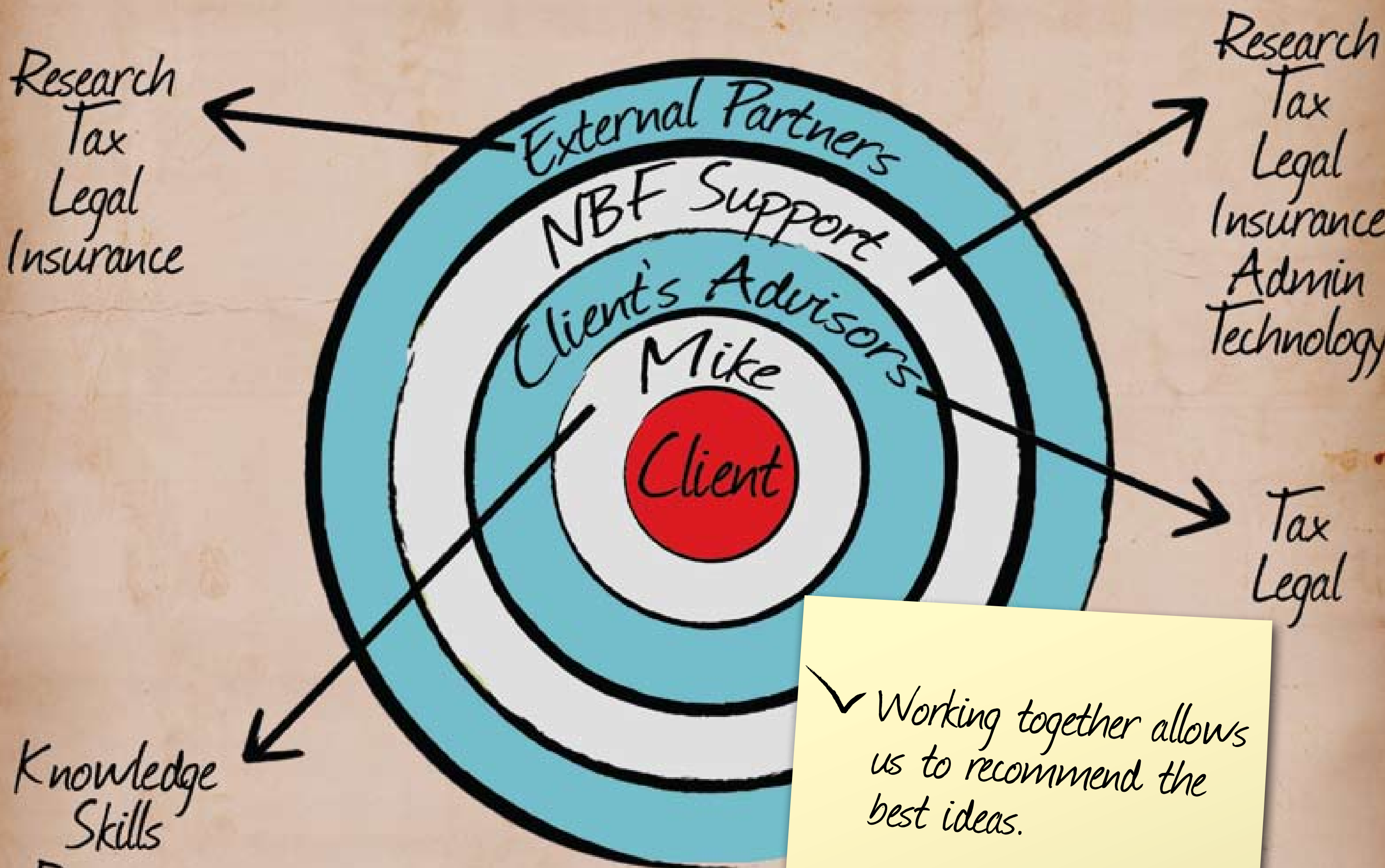
Business Owners

Have several balls in the air with competing priorities?



✓ Understand the objectives of all key stakeholders.

Our Team



✓ Working together allows us to recommend the best ideas.

The Next Step – Is there a fit?

"The beginning is the most important part of the work." – Plato

"It is a pleasure to work with Michael. What is most impressive is his attention to detail, in depth research and consistent follow-up. You always have the sense, working with Mike that goal setting is done with the client in mind – very much a team approach."
– Dr. William Stanish

"Mike is an investment advisor you can trust; thoughtful and prudent, he is careful to deal with the portfolio in accordance with the client's wishes and he responds quickly and efficiently to our needs."
– John A. Young, Q.C.

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Plan to Win:

- Business
- Investments
- Estate Planning
- Insurance
- Retirement
- Tax

Preservation:

We take a two-way approach:
Balancing risk and opportunity

Teamwork:

Mike will work with all your current advisors.

Mike's Philosophy:

Protect what you have.
Capitalize on the right opportunities.
Do all the small things right.

PLAN TO WIN