

# Unbiased, solution-driven advice for complex cases

More and more Associates add value for their business and high net worth clients by providing estate and tax planning advice, rather than simply selling insurance.

In today's sophisticated market and complex tax environment, an advisor who specializes in insurance can back you up with sound advice and add credibility that puts your clients at ease...

## Contact the Equinox Professional Advisor in your region today:

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**Equinox Professional Advisory Services** is a national network of independent tax, legal and accounting specialists who specialize in advanced insurance planning strategies with Associate Financial Advisors to develop innovative and tax effective solutions for clients, using the broad range of products and marketing concepts available through Equinox.

### How to access advisory services...

*A phone call, email or fax to one of our advisors is all it takes to get started.*

Together, you review existing information, discuss the case and decide whether to proceed on a joint basis. There is no charge for this consultation. Typically the advisor meets with you, your client, and often your client's lawyer or accountant, and presents recommendations. Depending on the level of support, there is a compensation-sharing arrangement.

In the presentation, the advisor explains why the client needs insurance as part of their overall program, and gives an insurance recommendation that will not necessarily be product or company-specific. Often insurance is only one part of the solution. The advisor may propose follow up on wills, powers of attorney, shareholder agreements, and so on.

**The unique value of Equinox Professional Advisory Services advice lies in its objectivity – a point not lost on your clients.**

## **Equinox Professional Advisory Services provide the following support:**

- Response to tax and legal inquiries relating to specific client or market situations.
- Training and development seminars for Associate Financial Advisors on estate and tax planning, as well as advanced uses of insurance products.
- Seminars for professional groups and select clients on advanced marketing concepts, sales ideas and changing legislation.
- Initial case consultation with the Associate Financial Advisor for clients with sophisticated planning requirements.
- Preparation of information bulletins on advanced marketing concepts, technical information and tax changes impacting the financial services area.
- Referrals to other financial experts, such as lawyers and accountants, when more specialized or extensive follow up is required.

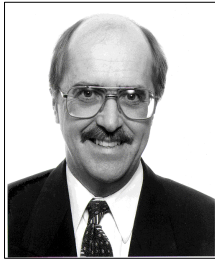
### ***Looking for advanced sales assistance or need a special quote?***

*Marketing Specialists, supported by Professional Advisory Services, are on hand at the Equinox National Office to answer product or concept inquiries and consult on financial planning and case preparation.*

**Send an email to [advancedsales@equinoxfinancial.ca](mailto:advancedsales@equinoxfinancial.ca).**

## **Planning expertise for Affluent Clients, Business Owners and Professional Partnerships:**

- Succession and Estate Planning
- Retirement and Income Funding Strategies
- Estate Conservation and Maximization
- Charitable Giving
- Income Splitting Techniques
- Inter Vivos Trusts
- Business Continuation Planning
- Buy-Sell Funding
- Collateral Insurance
- Retirement Income Programs and Retirement Compensation Arrangements
- Key Person Insurance
- Split Dollar Insurance
- Reviewing Shareholder Agreements, Trust Documents, Wills and Other Legal Documents



Glenn Stephens is National Director, Equinox Professional Advisory Services. In this role, he is responsible for managing and supporting the development of the Equinox national network of tax and estate planning consultants, and also provides tax and legal support to Equinox Marketing Centres and Associates located in Ontario and Manitoba.

Glenn was called to the Ontario Bar in 1982 and spent two years with a major accounting firm before joining the insurance industry as a tax and estate planning consultant. In 1990 Glenn went into private practice where he became a partner with a law firm in Toronto, specializing in areas of taxation, estate planning and corporate law.

Glenn has lectured and written extensively on the subjects of estate planning, taxation and life insurance. He is an editor for CLU Comment and a regular contributor to Insurance Planning (published by Federated Press). He is also the author of the book Estate Planning with Life Insurance, published by CCH Canadian Limited.

You can contact Glenn at:

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Kim Moody is responsible for providing consulting services to the Alberta Marketing Centres of Equinox Financial Group.

Kim G C Moody is a Chartered Accountant and a tax specialist practicing in Calgary under the association of Moody Shikaze Boulet LLP Chartered Accountants. His main area of expertise is tax and estate planning for the owner-manager of private corporations, executives, professional athletes and other high net worth individuals. Kim obtained his Bachelor of Management degree from The University of Lethbridge and his CA designation from The Institute of Chartered Accountants of Alberta.

Kim is a member of the Canadian Tax Foundation, the Calgary Estate Planning Council and The Canadian Petroleum Tax Society and he sits on the Board of the Calgary Chapter of The Society of Trust and Estate Practitioners. In addition, Kim has a keen interest in planned charitable giving. He is the past chair for the Southern Alberta Round Table for the Canadian Association of Gift Planners.

Kim is the author of numerous articles and courses on tax and estate planning and he has lectured extensively for a number of organizations (including the Canadian Association of Insurance and Financial Advisors, the Canadian Association of Financial Planners, the Calgary Chamber of Commerce, and various life insurance companies) on estate planning and planned giving. He is a past instructor for the Certified Financial Planners designation and he has lectured for various tax courses at Mount Royal College in Calgary. Kim recently lectured and presented a paper at the 2002 Canadian Tax Foundation Prairie Provinces Tax Conference. In addition, Kim is a tax instructor for the Institute of Chartered Accountants of Alberta's Professional Development Program.

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### Spiegel Sohmer Lawyers

The law firm of Spiegel Sohmer provides support to Equinox Marketing Centres and Associates in the province of Quebec. The firm, which was founded in 1967 and is based in Montreal, specializes in tax law, corporate law, commercial law and in litigation. Within the firm, lawyers Robert Raich and François Giroux are members of Equinox Professional Advisory Services.



Robert Raich received his law degree from McGill University in 1975. He joined the Quebec Bar in 1976 and began practicing law for Spiegel Sohmer. In 1979 he became a partner of the firm. Robert is presently in charge of the firm's tax department and is also the managing partner of the firm. He is a lecturer for the Canadian Institute of Chartered Accountants and has also given courses at the collegial level on taxation matters. Robert has spoken at the annual meetings of the Canadian Tax Foundation, as well as to the Accountants Study Group and at numerous international tax conferences.



François Giroux, tax partner with the law firm of Spiegel Sohmer since January 2001, joined its tax department following his admission to the bar of Quebec in 1995. He completed his law studies at the University of Montreal in 1994. He specializes in estate planning, corporate tax planning and reorganizations, tax planning of mergers and acquisitions, and life insurance taxation. François Giroux is a member of the Canadian Tax Foundation and the Association de Planification Fiscale et Financière du Québec. During the last three years he has been a speaker at the Congrès Annuel of the Association de Planification Fiscale et Financière du Québec, and has spoken at numerous conferences and continuing education seminars held by professional accounting and financial planning groups.

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### Grant Thornton LLP

The firm of Grant Thornton provides support to Equinox Marketing Centres and Associates in Atlantic Canada. The firm of chartered accountants and management consultants has been helping clients for over 60 years. Within the firm, Chris Britton and Connie Dolomount are members of Equinox Professional Advisory Services.



Chris is a senior manager in Tax with the Metro practice unit of Grant Thornton LLP, having joined the firm in 1994. He provides personal tax planning advice, including personal tax minimization, incorporation of professionals and sole proprietors, estate planning, retirement planning, financial planning, and estate related issues related to tax minimization on death and other estate issues. Chris provides corporate tax planning advice to clients, including tax minimization, reorganizations, estate freezes, utilization of enhanced capital gains exemption, and incorporation of family trusts into strategies to provide maximum tax benefit and flexibility. He has been involved in the preparation of various cases and negotiation of resolutions of client matters with Canada Customs and Revenue Agency. Chris has instructed and developed in-house tax training courses and has presented on tax related topics to financial advisors and other professionals.



Connie is a Senior Tax Manager in the Corner Brook office of the NL Business Unit, having previously served in the firm's St. John's office from 1999 – 2002 and in the Corner Brook office 1994 – 1999. Since 1999 she has been practising in the field of taxation and provides a broad range of services to clients including personal and corporate income tax, corporate reorganization, estate planning, litigation support and financial consulting. Connie's experience also includes audit, accounting, business valuation and consulting assignments for various clients throughout Newfoundland and Labrador. Connie has testified as an expert witness, and has acted as engagement manager in litigation support assignments which included preparation of a report in the firm's capacity as referee to the Supreme Court of Newfoundland.

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