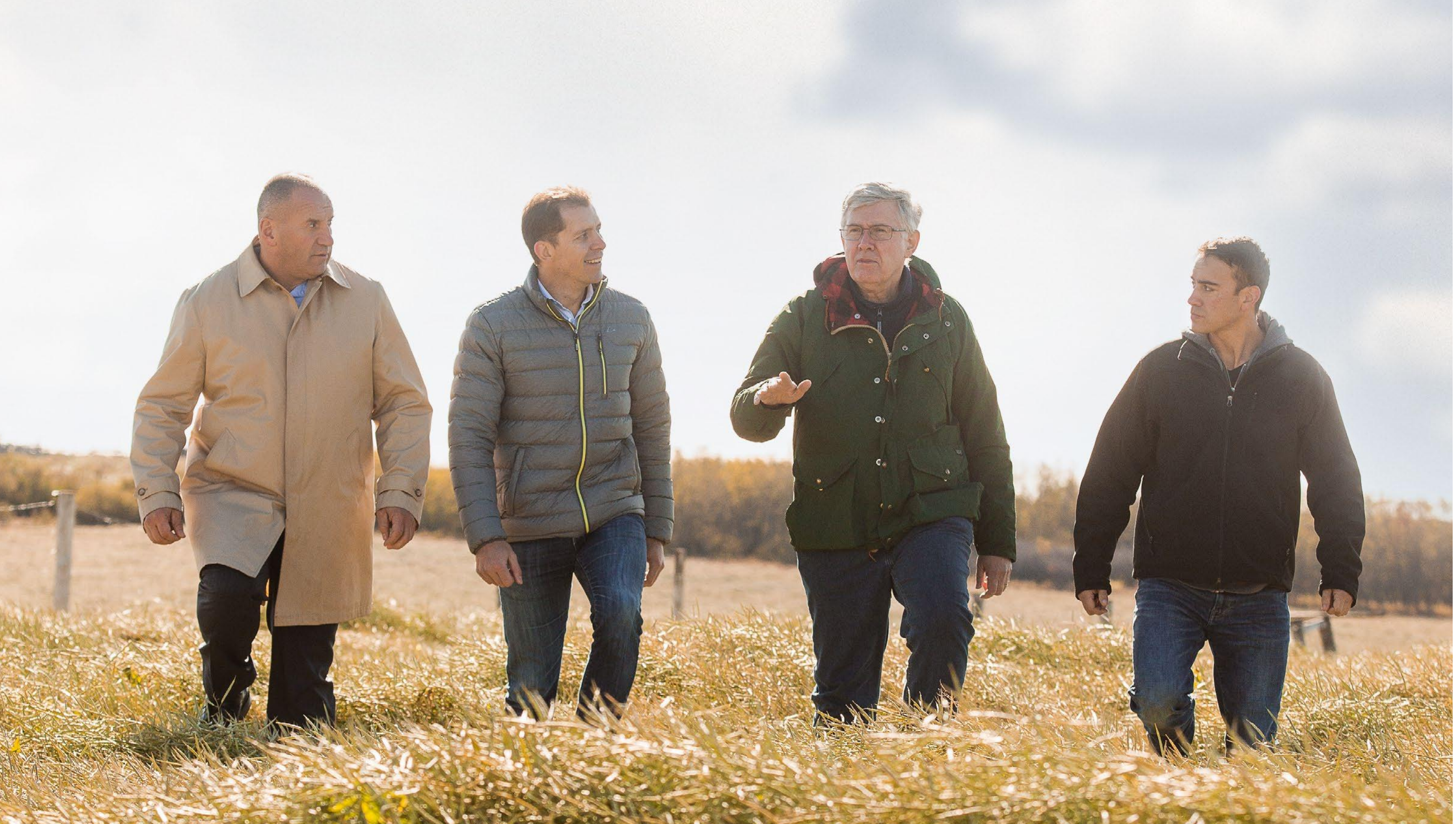


Get the full financial picture for what's next in life.

Christoff & Myron
Senior Financial Advisors
ATB Securities Inc.

ATB Wealth®

2 out of 3 business owners don't know their exit options.

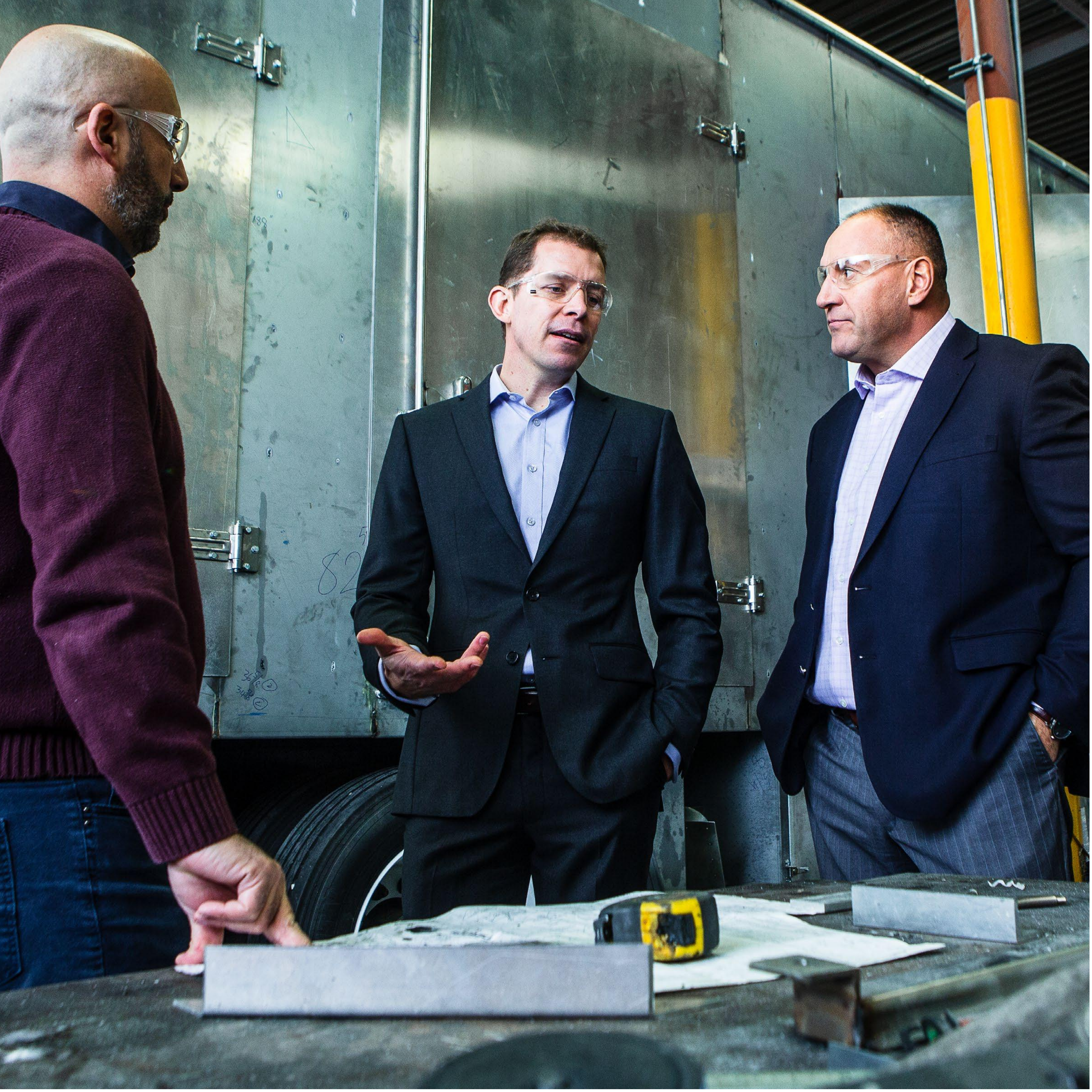
You've worked hard to get where you are today. And to ensure the continued success of your business, it's imperative to maximize its value and make sure it's transition ready.

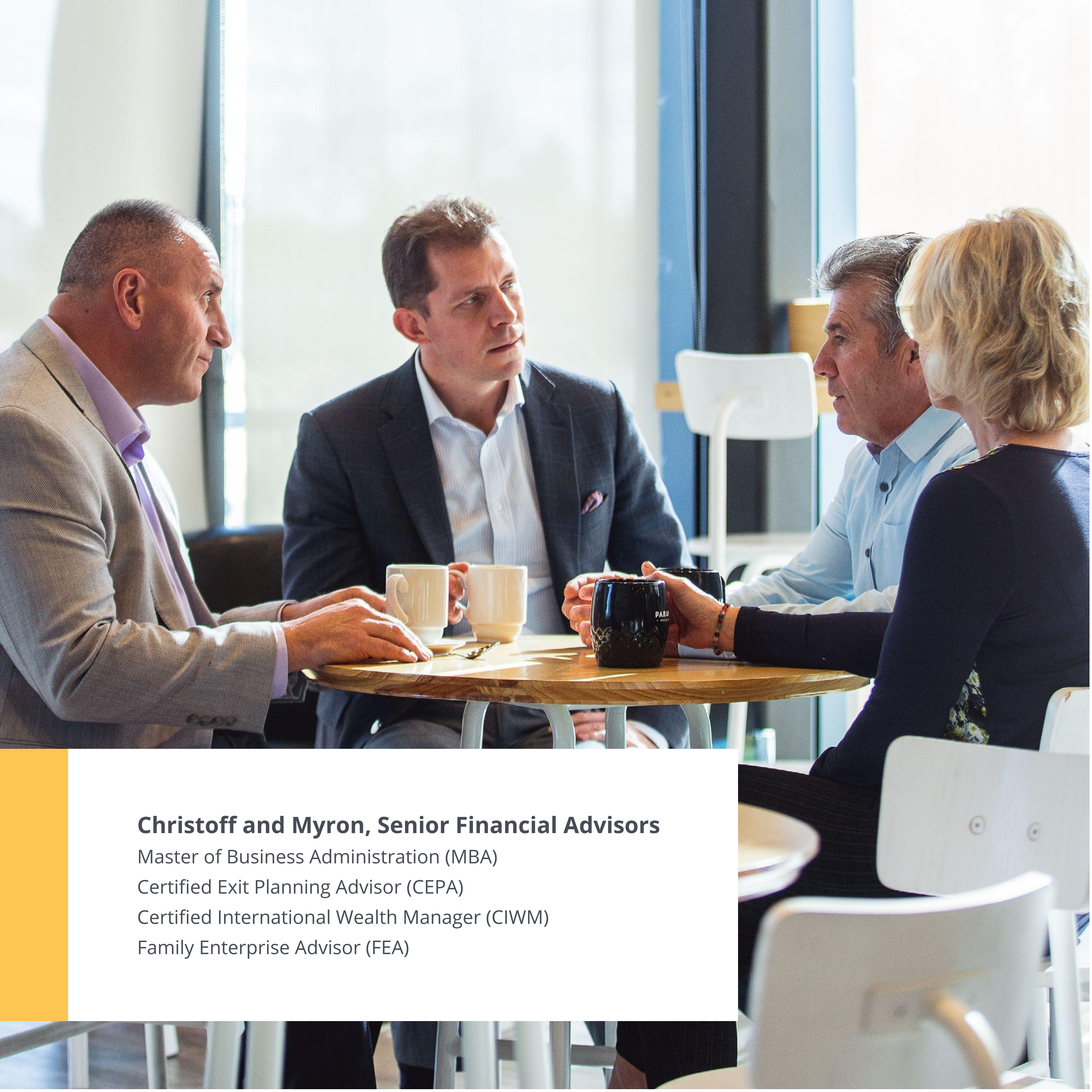
Your exit plan should look at more than your income. It should identify, protect, build, harvest and manage your wealth.

As you consider transitioning into the next phase of your life, now is the time to develop your exit plan. And while rarely desired, non-voluntary exits can happen too in times of divorce, distress and more. Whether you're ready to exit in a year, or a decade down the road, you can start maximizing your freedom and the value of your company today.

See the difference a personalized plan can make for your business.

A good personalized wealth management plan adapts easily to the changing world. It uncovers ways to reach your financial goals, anticipates life's detours and ensures a successful journey. Not only maximizing the value of your company, but aligning your personal, business and financial goals. Most importantly, the right plan prepares you for the next chapter of life, clearing the way toward lasting success.





Christoff and Myron, Senior Financial Advisors

Master of Business Administration (MBA)
Certified Exit Planning Advisor (CEPA)
Certified International Wealth Manager (CIWM)
Family Enterprise Advisor (FEA)

Exit planning: the three-legged stool approach

Think of your exit plan like a three legged stool—it needs each leg to stand. We work with you to ensure your exit plan is sturdy and comfortable by focusing on all three legs:

1. Business value
Maximize the value of your company.

+

2. Personal finances
Optimize to fund your desired lifestyle.

+

3. Life plan
Strategically plan your ideal future.

The right advisor helps you see what's possible.

Feel confident in the path ahead and supported at every step.

As wealth management and exit planning experts, we understand the unique challenges enterprising families face, and are driven to help you succeed. We're entrepreneurs and Albertans with over 50 years of combined experience in finance, risk management, business and wealth management. We've built our specialized business practice on navigating the complexities of exit planning for small- to medium-sized Alberta business owners.

Our services

Discover specialized services tailored for your unique needs. Our specialized range of services are designed to protect and build your assets, while helping you achieve your personal, financial and business goals.

Financial planning for business owners

Follow a proven process that focuses on value growth and aligning business, personal and financial goals

Investment management

Design and manage an investment plan that builds on your success and delivers real financial results and peace of mind.

Wealth planning

Ensure your estate, trust, tax and legacy plans reflect your vision for the future

Exit strategy planning

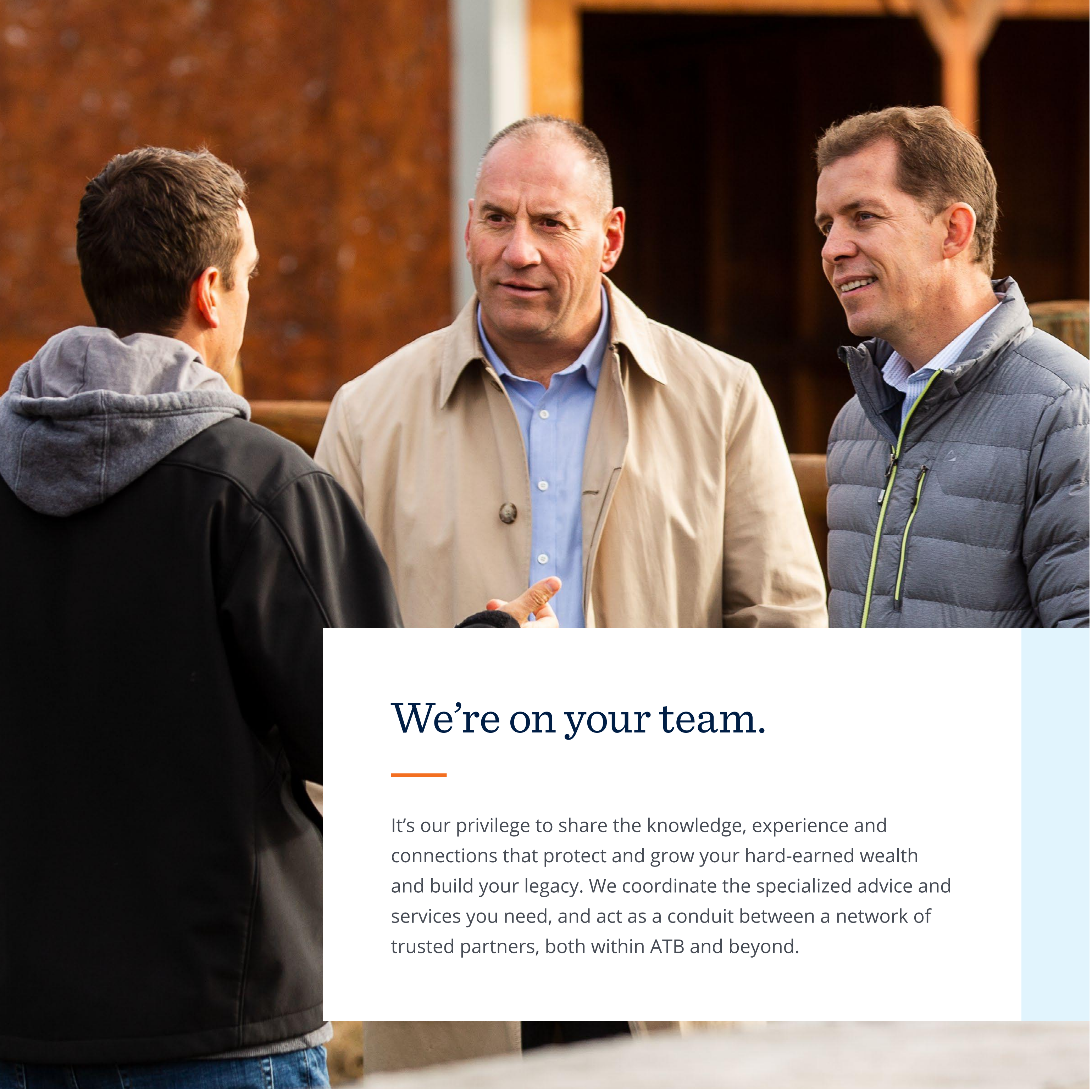
Prepare you for the successful transition of your business and your life.

Succession planning

Discuss potential successors, determine future business needs, and prepare you, your family and employees for change.

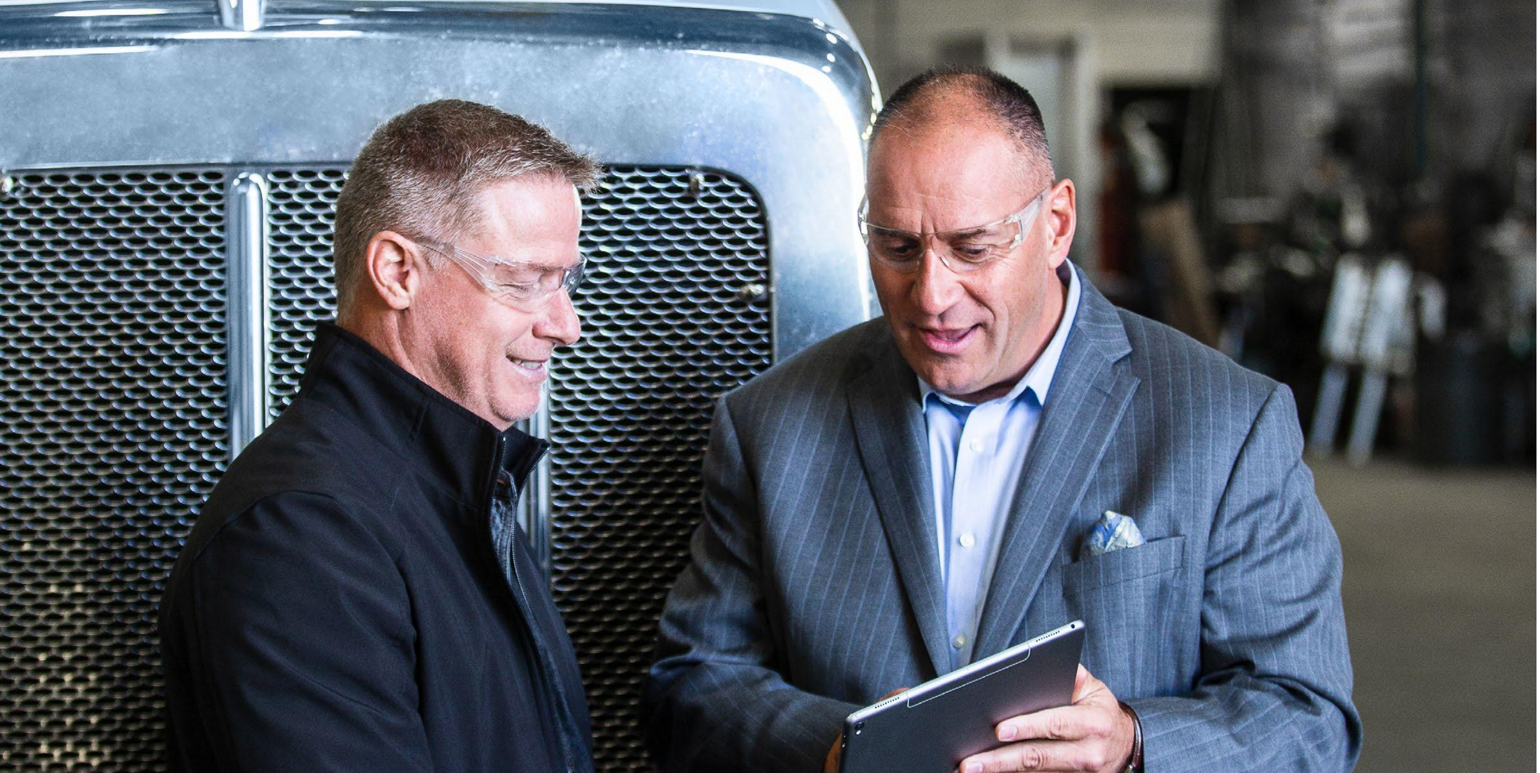
Family wealth management

Your family's dynamics, goals and risk tolerance are unique. We will tailor our process to meet your needs and objectives.



We’re on your team.

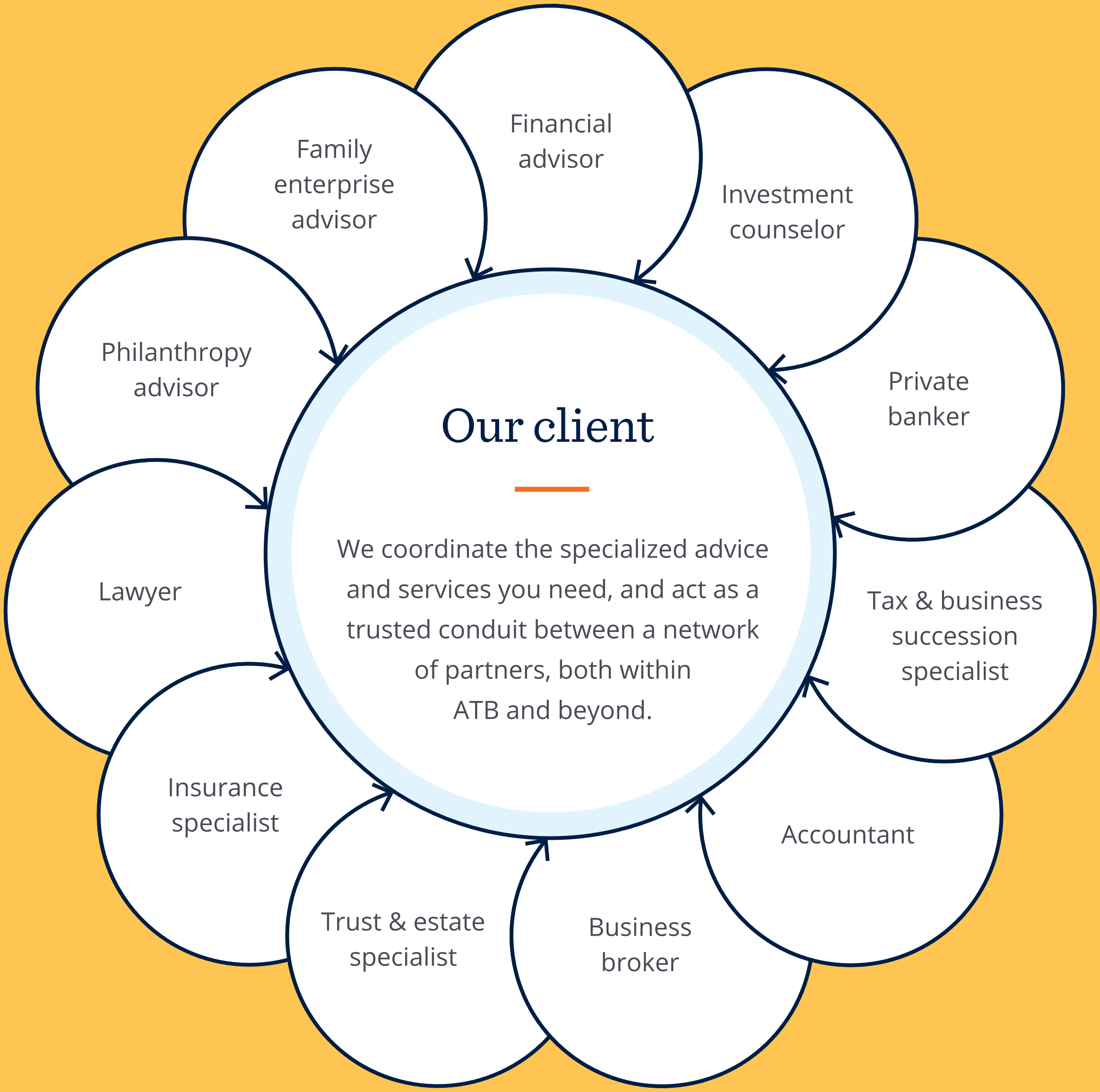
It’s our privilege to share the knowledge, experience and connections that protect and grow your hard-earned wealth and build your legacy. We coordinate the specialized advice and services you need, and act as a conduit between a network of trusted partners, both within ATB and beyond.



Your exit planning experts

Business owners choose to work with us, instead of finding and managing a long list of lawyers, insurance specialists, philanthropy advisors, business brokers and more, on their own. That's because we make it easier, acting as the quarterback for all those other experts.

Not all advice is created equal, and the same goes for the financial advisors it comes from. What sets us apart is our experience, qualifications and process. Our Certified Exit Planning Advisor credentials (CEPA) enable us to not only speak the same language as all the other professionals involved in the business transition process but also align them towards your vision.


Our client
We coordinate the specialized advice and services you need, and act as a trusted conduit between a network of partners, both within ATB and beyond.
Financial advisor
Investment counselor
Private banker
Tax & business succession specialist
Accountant
Business broker
Trust & estate specialist
Insurance specialist
Lawyer
Philanthropy advisor
Family enterprise advisor

Listening to you is the first step.

We deliver deeply personalized advice, service and solutions. But first, we listen—and get to know you, learn about your challenges and goals, and identify key stakeholders in your life. Because understanding you is the first step in building a trusting, long-lasting relationship.

We examine your business and determine its current and potential future value and get clear on the role your business plays in your life now and after you exit. Then we review and analyze how you've allocated your wealth, determining your income needs today and in the future. The final outcome? A road-map to help you live your ideal life.

As your life changes, your wealth plan will too.

As we craft and update your plan, we focus on value—both your financial net worth and the values of you and your family.

Maximizing value can take a few years, so it's best to get started as soon as possible. We can help you develop an exit plan with numerous strategic options that put you in control of your future.

We actively manage the entire process, so you emerge financially independent of your business with lots of options when the time comes to exit.

Your personal wealth plan roadmap identifies the best solutions.

Our exit planning process is tried and true and something you won't find with a lot of other advisors. We follow the trusted CEPA framework and create what we call your personal roadmap.

Harvesting the value from your business and your wealth to support your lifestyle can take many forms. We protect your assets and manage personal, business and financial risk. This critical step creates a strong foundation for a successful wealth management plan.

Retire knowing you've made the best possible decisions.

It's never too early to start thinking about your successful business exit. You have options. We can help you see them clearly and take the next strategic step.

Lets go! Coffee's on us.

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