





- Serve 60 communities in the Province of Alberta, Canada
- 390,000 members
- 103 branches
- \$14 billion in assets
- \$2.7 billion in wealth assets
- Partners enabling Wealth Management at Servus - Credential, CUMIS/Cooperators, and Concentra



# Practice Standards for Wealth Management

- Holistic Advice
- Segmentation
- Product
- Transparency



# Holistic Advice

- Cash Flow and Net Worth
- Retirement planning
- Protecting income and wealth
- Estate planning
- Education funding



# Segmentation

- Relationship Managers
  - Retail and Business Advisors (Branch Direct)
  - Wealth Advisor (Financial Advisor)
  - Wealth Advisor (Full Service Brokerage)
- Specialists
  - Insurance
  - Estate & Trust

# Product

- Product shelf
- Proprietary



# Transparency

- Fee for advice and service
- Value Proposition
- Enhances trust



