



**Canadian Wealth Management**  
Imagine Solutions Inspired by You



SOCIÉTÉ GÉNÉRALE GROUP

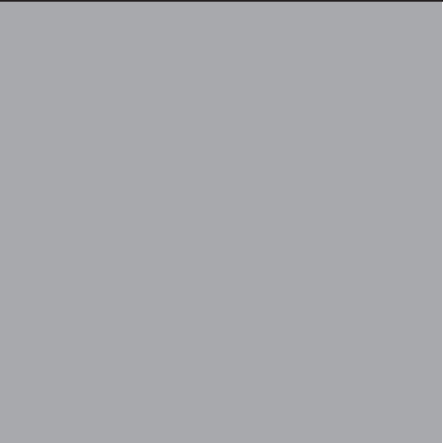
Times change. Take managing your investments. It used to be a great deal easier than it is today.



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## Imagine solutions inspired by you



It's a fact. In the modern world, wealth management is a complex business. The choice of investments is not only global, it includes an increasingly diverse range of opportunities. Some are traditional, while other recent innovations are as highly specialized as they are potentially rewarding.

## Why choose CWM?


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In order to successfully manage your wealth, you need access to the expertise necessary to understand the options available and the risks involved. You need experienced market professionals who can offer financial strength and superior products. Most importantly, you require guidance and advice from someone who has a clear understanding of your personal circumstances and aspirations.

CWM has been providing wealth solutions to high net worth individuals, family offices and private foundations for over 25 years.

Our professional advisors are focused on developing solutions that are specific to you and understand the importance of ongoing flexibility to meet your evolving needs.

CWM, as part of the Société Générale Group, is able to provide you with:

- Tailor-made structured solutions
  - A global research and investment platform
  - International asset management
  - Expertise and access to hedge funds
  - Peace of mind knowing we have financial strength and substantial resources behind us
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## Services

### Tax and financial planning

- Investment structuring
- Retirement planning
- Estate planning
- Tax optimization
- Insurance planning
- Education planning

### Investment management

- Discretionary portfolio management
- Advisory investment services
- Non-discretionary mutual fund portfolios

### Trust and family succession planning

- Tax mitigation
- Asset protection
- Continuity of ownership
- Preserving the family wealth

### Other specialized services

- Philanthropy
- Immigration and expatriation
- Recreational property



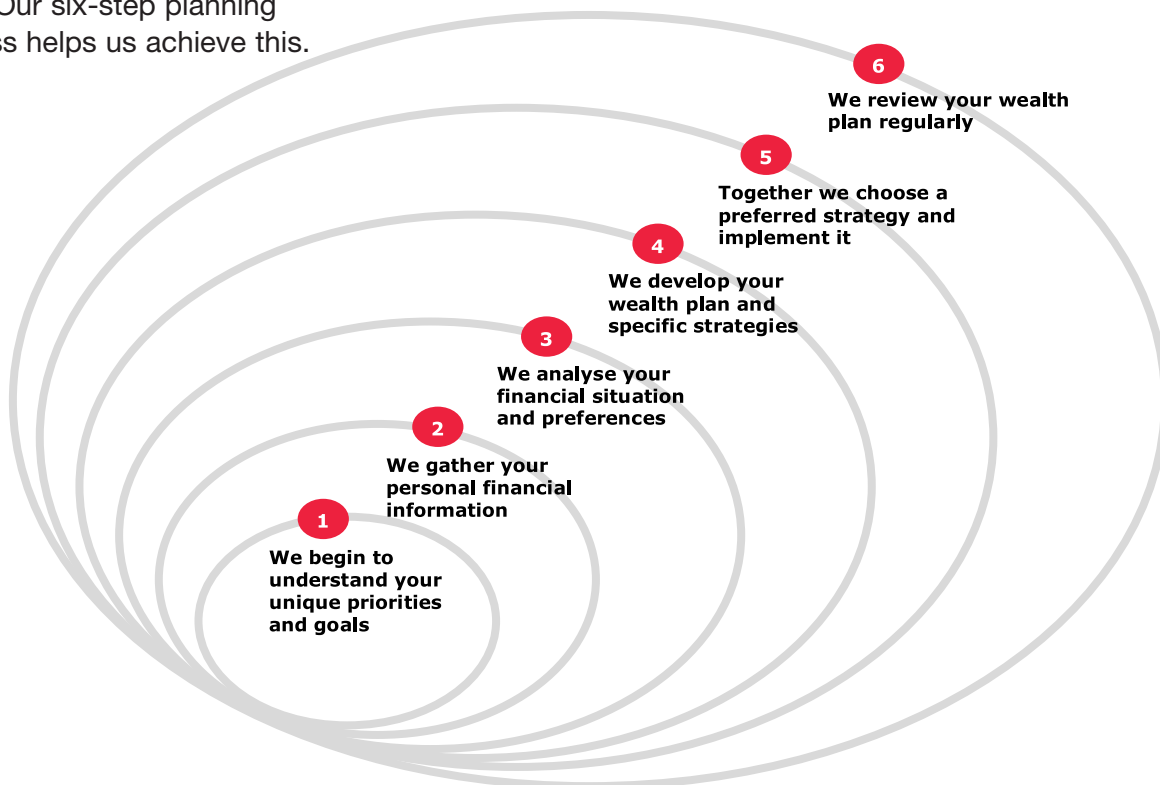
## Financial planning

Sound financial planning is the key to accumulating and safeguarding your wealth. CWM can help, whether you wish to look at all aspects of your finances, or just focus on specific needs that are relevant at a particular time.

There is no one financial planning strategy that suits every individual. To be able to advise you properly, we need a clear understanding of your specific circumstances and objectives. We can then put in place a strategy that's right for you.

If you require services beyond the scope of our business, we will be happy to work with your professional advisors in these areas. If you do not already have an advisor, we can introduce you to a number of our contacts. You can then choose the advisor who best suits your needs.

Because all of our clients have different requirements, we make sure our service is customized to each. Our six-step planning process helps us achieve this.



## Investment management

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To provide you with an optimal balance of risk and return, our investment process encompasses both traditional (bonds, equities, cash) and non-traditional (hedge funds, commodities, private equity, real estate) asset classes. It is our belief that adopting a multi-asset class approach is the key to achieving sustainable long-term investment returns.

For clients who require more complex solutions we can design individually tailored portfolios that incorporate **structured products** and **alternative investments**. Société Générale is a global leader in this area and has been awarded “Best Worldwide Private Bank for Structured Products” in 2005, 2006, 2007 and 2009, and “Best Private Bank in Western Europe for Structured Products” in 2008 by Euromoney.

At CWM, our investment management division is designed to provide you with comprehensive investment solutions that cover both your advisory and discretionary requirements.

### Investment services

#### Discretionary portfolio management

Your portfolio will be actively managed by a team of dedicated investment specialists who, as market conditions evolve, will modify the investments within your portfolio to match your investment objectives and constraints.

#### Advisory investment services

Utilizing Société Générale’s global research capabilities we are able to provide highly specialized advice on almost any question you may have.

#### Non-discretionary mutual fund portfolios

We provide recommendations on a global range of externally managed Mutual Funds. Our objective is to provide you with unbiased advice on funds that are best positioned to meet your investment goals within agreed risk parameters. You retain full control of your portfolio and no transactions are entered into without your consent.

## Trust and family succession planning

Our experienced professionals understand that family succession planning and trust solutions must accommodate the needs, goals and objectives of you and your family. This understanding ensures our clients receive a plan that works for them.

### Trust solutions for our clients

Trust administration for high net worth individuals has become increasingly sophisticated requiring the knowledge and skill of a team of multi-talented professionals. We provide innovative financial solutions, from single investment holding vehicles to the most complex trust structures.

A discretionary trust is one of the most secure and flexible financial vehicles available for the protection of wealth. It facilitates tax-efficient financial planning, while allowing you to make long-term plans for the distribution of your assets during and after your lifetime.

### Family succession planning

Transferring ownership and management of family assets is a complicated process, especially if one of the assets is a family business. We understand that there are numerous issues facing high net worth families and our experienced professionals will help find a solution that's right for you and your family. In the end you receive a customized plan that facilitates the transfer of assets efficiently and effectively.



## Other specialized services

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Our specialized services are designed to help answer specific requirements and complement CWM's commitment to providing solutions to a broad range of wealth management and investment needs.

### Philanthropy

More and more people are deciding to donate a portion of their wealth to worthy causes. To help ensure that the cause you want to support receives the maximum benefit and that the amount provided grows and is distributed using the most effective structure, it is important you receive professional advice.

#### Our services include:

- Establishing and managing private foundations.
- Managing charitable assets in line with government guidelines.
- Providing access to a variety of philanthropic opportunities.
- Strategies that minimize your after-tax cost of donations.

### Immigration and expatriation

There are a number of ways to relocate to or from Canada, each with its own set of criteria. Our recognized experience together with our global network provides us with the ability to implement a comprehensive service that is highly personalized.

### Recreational property

For many people, recreational property plays a significant role in their overall portfolio of assets. Whether you are looking at acquiring, disposing or simply maintaining existing property, it is of increasing importance to utilize an effective structure. We can work with you to help identify, design and implement the best solution for your specific circumstances.

## Our global perspective

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Société Générale was founded in France in 1864 and is one of the world leading financial services groups. Société Générale has three core businesses:

### Retail Banking & Financial Services

Société Générale Group serves 27 million customers in France and worldwide. In France, the retail banking business operates two complementary distribution networks, namely Société Générale and Crédit du Nord. Outside France, it employs 55,000 persons across 37 countries. The Financial Services activities comprising business finance and services, customer credit and insurance, have seen substantial development over the last five years, and have rapidly become a major European player. At the end of 2007, these activities covered 47 countries worldwide.

### Global Investment Management & Services

The Global Investment Management and Services division incorporates 5 complementary business lines: Société Générale Asset Management, SG Private Banking, Société Générale Securities Services, Newedge (multi-asset brokerage business) and Boursorama (Online banking), and employs 12,500 staff worldwide. Société Générale Group is the 4th largest bank in the euro zone in terms of assets under management, with EUR 435 billion at year end 2007, and the 3rd largest in terms of assets under custody, with EUR 2,731 billion at end March 2008.

### Corporate and Investment Banking

Specialists in euro capital markets, derivatives and structured finance, Societe Generale Corporate & Investment Banking's 12,000 professionals assist issuer clients (corporates, financial institutions, public sector, investment funds) with their financing or investment projects in a spirit of long-term partnership. Present in 45 countries covering Europe, the Americas and Asia-Pacific, the SG CIB teams are constantly looking to devise and implement appropriate high-performance, integrated solutions that combine their expertise in their three areas of excellence in which the bank has developed a leadership position and cutting-edge know-how in recent years.

Our approach to managing your wealth is as individual as you and your circumstances; personalized, customized and regularly reviewed to help protect your future. To find out more, please talk to us.



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The information provided in this document is purely indicative and CWM can accept no liability relating to it. If you wish to receive further information about the products and services presented in this brochure, do not hesitate to contact your advisor.

Société Générale ranks among the top 25 banking and institutional groups in the world and serves retail and corporate customers in 82 countries.

SG Private Banking, the wealth management arm of Société Générale Group, is present in 25 countries. It provides global wealth management services to high net worth customers and ranks among the top 15 players worldwide (Euromoney 2008).

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