M|R|G Wealth

UNSTOPPABLE JOURNEYS

MEET RYAN, FOUNDER & PERSONAL CFO

Ryan is guided by his core principles and lives his personal values of health, family, and relationships. He helps clients align their financial resources with their personal values and vision to achieve their aspirations that go beyond wealth.

Committed to continuous learning, Ryan is a recognized chartered professional accountant, chartered investment manager, certified financial planner, and holds an MBA from Edinburgh, Scotland.

Ryan Gubic *MBA, CFP, CIM, CPA, PMP*
Founder & Personal CFO

The Uniqueness of our Philosophy

Our clients experience the results, depth, and integration of service uncommon in this industry. I believe that this comes from the Paradigm Shift away from "traditional financial planning" towards an alternative path. The formula for our client's success is part Science and part Art.

SCIENCE

We listen and seek to understand each client's unique story as we build a trusting relationship together. We have created a specialized process to systematically enable clients to achieve their goals when followed. This system helps you get where you are to where you want to be. We clarify your values and goals while identifying what is keeping you from achieving. We simplify the complex while developing and implementing an effective and efficient wealth strategy that integrates the 6 critical financial components of your life. And we track your progress towards your goals with frequent communication and updates to course correct as needed and help ensure success.

ART

I believe the art in each client's success has come from our Paradigm shift from "traditional" financial planning. Too many people have their telescopes only looking outward, identifying success with ability to see external events like macro-economic conditions. Our approach is to break this pattern. We put away the telescope and bring out the microscope. We are passionate in our belief that having the right psychology of wealth greatly impacts success. This journey begins with eliminating past conditioned behavior that guides our decision making and focus on the correct mental framing for effective decision making.

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A NEW PARADIGM

CONGRATULATIONS ON TAKING THE FIRST (AND MOST IMPORTANT) STEP TOWARDS ACHIEVING YOUR FINANCIAL GOALS . AS YOU MAY HAVE REALIZED, OUR APPROACH IS NOT TRADITIONAL AND HELPS YOU SHIFT TOWARDS A NEW PARADIGM IN YOUR UNSTOPPABLE JOURNEY.

THE TRADITIONAL APPROACH

- X Products instead of personalized strategies
- X Missing tax-optimization opportunities
- X Inefficient portfolios (stocks and bonds)
- X High fees for limited service and value
- X Lacking collaboration with professionals
- X Focus on doing what the masses do
- X External focus on markets and economy
- X Linear planning - chronological
- X Work for money
- X Managing time

OUR APPROACH

- ✔ Start with your values, vision, & challenges
- ✔ Multi-disciplinary team including accountant
- ✔ Diversified wealth
- ✔ Advice with value focus
- ✔ Collaborate with accountant and lawyer
- ✔ Focus on treating your finances like a business
- ✔ Look internally first (behavioral psychology)
- ✔ Holistic approach - begin with the end
- ✔ Make your money work for you
- ✔ Managing energy / behavioral finance

Financial Management
Analyze current and future financial position
Am I on track?

Tax
Minimize tax obligation
How do I pay less tax?

Investments*
Preserve and grow financial assets
Where should I invest?

Retirement
Plan retirement lifestyle and cash flow
Will I have enough?

Risk Management
Mitigate risks with insurance and planning
Where am I vulnerable?

Estate
Plan transition of assets
Will my intentions be executed?

*Investment services provided by MRG Investments of Aligned Capital Partners Inc.

INTRODUCTION 1

DISCOVERY 2

WEALTH STRATEGY 3

REVIEW & UPDATE 4

CLIENT SUCCESS PROCESS

The first step is to have an introductory meeting to meet each other and discuss your financial priorities. We listen to your story to understand your unique life including your values, vision, goals, and challenges. Through this conversation together we explore if we can help you and if we can we share how. It is important to understand what the picture of the puzzle looks like before we start putting the pieces together.

We then review and assess your current state, working together to understand what is working, what isn't, and analyze how you are tracking to achieving your goals. We dive into the decisions and your mindset that got you this point and what mindset shifts can help get you to where you want to go. We discuss opportunities, vulnerabilities, and identify what needs to change for you to achieve your desired goals. We work together to develop a road map for your success.

From this, we establish quantifiable financial goals and develop a strategic financial plan for you that provides a path to success and integrates the 6 critical areas of your financial life. By creating your tax-optimized wealth strategy and not just focusing on investments, you are enabled to realize powerful synergies that will help you achieve your goals. We then break your wealth strategy down into simplified components and implementation steps. We discuss together so you understand each step and why your strategy is developed the way it is. Understanding is important as it leads to increased success.

Tracking progress, frequent communication, and course correcting as needed are key components to successfully achieving your goals. Regular reviews allow for discussions regarding changes in life events, personal circumstances, tax laws and economic circumstances which often result in a need for a plan adjustment.

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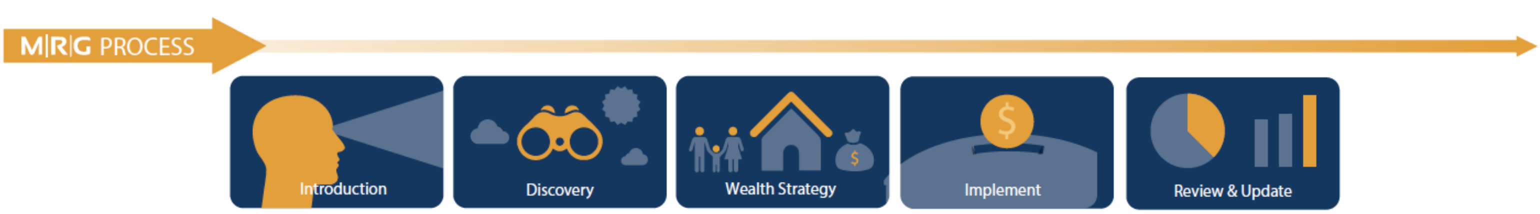
YOUR PERSONAL CFO

Integrating the 6 critical aspects of your financial life together



INVESTMENT MANAGEMENT

MRG Investments of Aligned Capital Partners Inc. provides investment services for clients of MRG Wealth Management Inc.

Aligned Capital Partners Inc. is an independent investment dealer founded in 1987. Investment advisors in Canada are required to be licensed through an approved investment dealer such as Aligned Capital Partners Inc. (ACP). MRG Investments chose Aligned Capital Partners Inc. after tremendous due diligence into other firms. The guiding philosophy is to place our clients' interests first.

Advisory Fee:

Managed Investment portfolio under $1 million: 1.5% annual fee

Managed Investment portfolio over $1 million: tiered structure below

Household Investments	Annual Fee
1st $million	1.25%
2nd $million	1.00%
3rd $million	0.75%
over $3 million	0.50%

Please Note:

The household investment portfolio minimum is $500,000.

Other Costs:

Accounts	$200/entity per year
Aligned One	.15% aum
Strategy	varies

Note: A $25 annual fee will be applied if clients receive paper statements instead of online.

As per the Income Tax Interpretation Bulletin (#IT238R2) fees paid to Investment Counsel are tax deductible on non-registered investments.

Regulated by CIRO
Canadian Investment Regulatory Organization

CIPF
Canadian Investor Protection Fund

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MRG Wealth - Founder and Personal CFO
MRG Investments of Aligned Capital Partners Inc. - Portfolio Manager

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