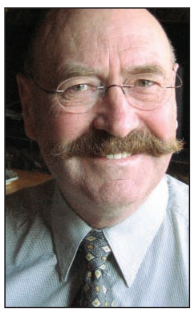
AT FEES YOU CAN AFFORD

- With no commissions, we're on the same side of the fence as you.
- We charge 1/4 of 1% of your portfolio value per year and our bonus only kicks in when your investment return tops the current T-Bill rate.
- Our fees plus those of the discount broker are less than your costs at a full size brokerage firm.
- The more money we make for you, the more money we make for ourselves.

WAYNE ARMITSTEAD



Wayne Armitstead is a professional portfolio consultant with over 25 years experience as a broker and personal money manager.

When he set up his own business (13 years ago), many of his high-net-worth brokerage clients came with him...and are still with him today!

As a former teacher and school administrator, Wayne knows that the key to building client confidence is team work and education.

His level-headed, tenacious approach to investing has proven effective for long-term portfolio performance and especially transitions - family inheritance, business liquidation and retirement.

Investing in your interest

Wayne D. Armitstead
Portfolio Consultant

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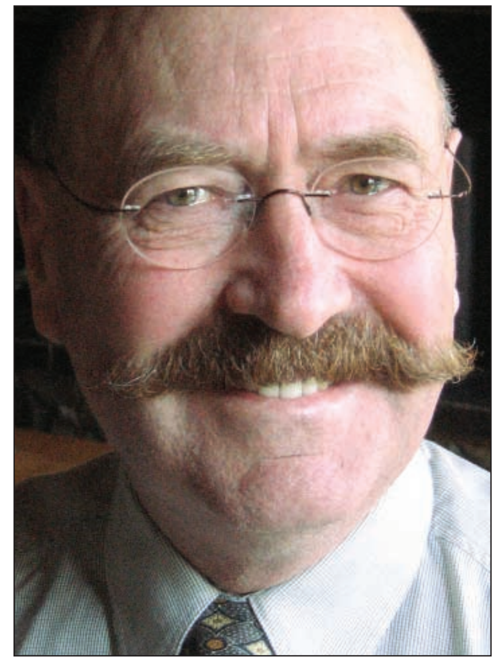
Tel/Fax: 250-727-9275
Email: wayne@armitstead.ca
Website: www.armitstead.ca

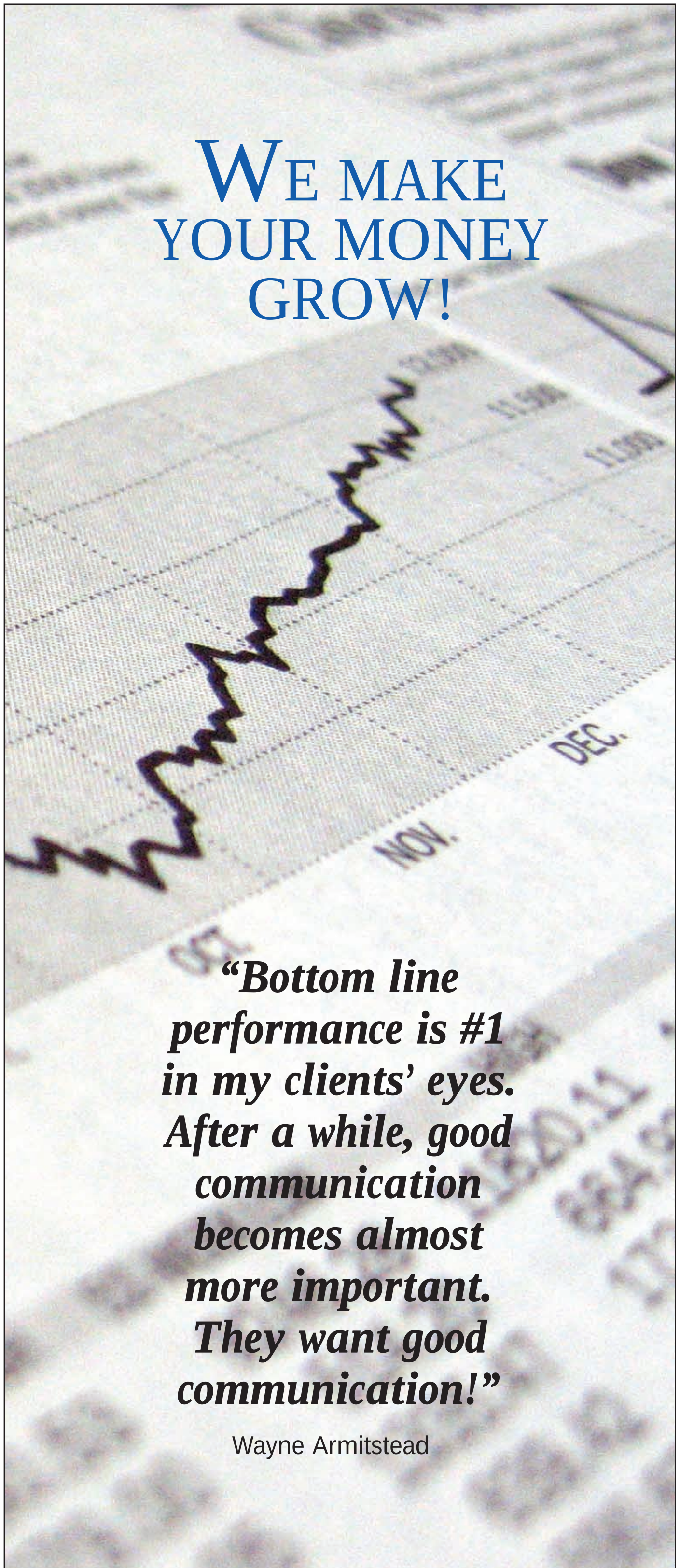
LONG TERM QUALITY GROWTH *and* PRESERVATION OF CAPITAL *with* DISCIPLINED INVESTING



"I love what I do...
especially when my clients
get more than they hoped for
at less risk than they expected!"

Investing in your interest

Wayne D. Armitstead
Portfolio Consultant



WE MAKE YOUR MONEY GROW!

"Bottom line performance is #1 in my clients' eyes. After a while, good communication becomes almost more important. They want good communication!"

Wayne Armitstead

WE HELP YOU TO SET REALISTIC GOALS AND THEN EXCEED THEM.

We start with shared values:
- disciplined investing
- preservation of capital
- long term, quality growth

As our relationship grows, we shape your portfolio to meet your specific financial needs. You don't have to worry about risk. We stay within your comfort level.

we screen your investments carefully and monitor them daily. It's an ongoing process of constantly challenging our initial position.

WE TAKE COMMUNICATIONS SERIOUSLY!

- Face-to-face, quarterly meetings keep us both on track. It's a chance to celebrate our success and revisit goals.
- The phone is our friend. When it can't wait until the next meeting, we call!
- Regular, easy-to-understand reports show you exactly how your investments are growing.
- Periodic newsletters, *In Your interest*, give you our take on international affairs, the economy & world markets as they affect you- the Canadian investor.

WE WORK HARD TO EARN YOUR TRUST.

- No products. No sales. No commissions. Our investment selections are completely independent. Your profit margin is our prime motivation.
- You control all transactions. Investments are made through your personal account with a registered discount broker. There is no power of attourney involved.
- Thorough analysis, up-to-date research and a solid understanding of the factors that influence markets are the foundation of our work.
- We always have time for you - to answer your questions or explore whatever is on your mind. Call anytime!
- Our best referrals come from satisfied clients - and their accountants and lawyers. We're proud to provide references.