

ASTUTE INVESTMENT LEADERSHIP

STEVE McBRIDE, BA INVESTMENT ADVISOR

About Macquarie

Founded in Australia in 1969, the Macquarie Group has always been committed to continuous growth. Since 1992, this global provider of banking, financial, advisory, investment and funds management services has reported successive years of profits and growth.

Macquarie Private Wealth offers investors tailored financial solutions, award-winning research, recognized financial strength, and a global vantage point — a world of opportunities to build your personal wealth.



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In context of your unique needs and goals, I provide experienced, conservative investment and retirement planning services that can help you achieve both short and long-term success. My proven, patient approach has helped win the trust of many loyal clients that include individuals, families, small and medium sized business owners, and entrepreneurs.

Following my conservative investment philosophy and belief in prudent portfolio diversification, I develop comprehensive investment plans. Through personalized service and advice, I help investors to develop fully integrated wealth management solutions, encompassing their family's overall financial security, retirement and estate planning, education funding, and tax management.

I am distinguished by my patience in waiting for promising stocks to yield returns, and my talent at counselling clients to remain on course with their investment strategies rather than lose faith along with profit potential.

Comprehensive wealth management

In context of each client's unique needs and goals, I combine integrated, fee-based managed money platforms with discerning stock selection services and the appropriate insurance and estate planning strategies. The exceptional Macquarie Integrated Managed Account (IMA) is a good example of the kind of managed money platform that enables me to build a powerful portfolio utilizing the investing talent of some of the world's leading money managers, simply and cost-effectively.

I will also liaise with your other professional advisors such as your accountants and lawyers to facilitate the complete and seamless management of all your financial affairs.

My proven investment process

This five-step process drives my development of your portfolio:

Understanding — Through in-depth discussion and analysis, I create a detailed profile of your overall situation: time horizon, wealth structure, risk tolerance, goals, and expectations. I ask my signature question to determine your expectations: "Within the next five years, what would have to happen to make you a happy client?"

Planning — I perform in-depth analysis, review and research, and prepare individualized reports that outline my asset allocation strategy recommendation and my service and communication commitments.

Presenting — I meet with you again to present and explain my proposed recommendations, ensure you understand them and my rationale thoroughly, and come to an agreement before proceeding.

Implementing — I select investments to implement my asset allocation recommendations. Your portfolio is constructed with investments that are aligned with your risk and return objectives, while incorporating estate planning and tax saving strategies.

Reviewing — Reviews are provided in a timely manner, when appropriate, given each client's unique circumstances and expectations. Usually, this involves brief periodic reviews in the short term together with full comprehensive reviews once every business cycle of about five years.



Astute Investment Leadership
(continued)

My background and credentials

I have been in the financial industry since 1984. I began my career in commercial banking with CIBC and became a full service advisor in 1996 with Midland Walwyn, which became Merrill Lynch, and then moved to TD Waterhouse. In 2007, I joined the predecessor firm to Macquarie Private Wealth to serve my clients without bias to any product or platform and offer them more sophisticated service support, research resources that are second to none, and access to insights from leading industry experts.

I hold a B.A. in Social Sciences from the University of Western Ontario and have my life insurance[†] license, which means I am qualified to dovetail insurance[†] and estate planning solutions into my clients' investment strategies.

I own a cottage in the Dorset area of the Haliburton Highlands, and enjoy spending time there in all four seasons as well as playing tennis and travelling.

My team is enhanced by support from the following consultants:

Peter G. Fortune

Estate Planning Specialist
Macquarie Insurance Services Ltd.

Peter's extensive knowledge and experience position him well to provide the estate planning solutions and services required by high and ultra high net worth clients.

Michael Lynds

Senior Vice President
Products and Services Group

Michael has over 15 years' experience at firms such as CIBC, Merrill Lynch and Richardson GMP. As a Certified Investment Management Analyst (CIMA), he focuses on designing and implementing strategies such as fee-based and discretionary management platforms, funds, pooled wraps, and separately managed wraps.

A passionate advocate of fiduciary best practices, Michael managed Canada's first Certification of Fiduciary Excellence (CEFEX) of a portfolio management firm through an independent audit of fiduciary standards. He is an Accredited Investment Fiduciary (AIF), and former board member of the Investment Management Consultants Association (IMCA) Canadian Advisory Board.

Michael is a Fellow of the Canadian Securities Institute (FCSI) with both the CIM (Canadian Investment Manager) and Financial Management Advisor (FMA) designations. He earned an MBA from the University of Toronto's Rotman School of Business and a degree in History from the University of Western Ontario.

Proud to be part of Macquarie Private Wealth

Macquarie Private Wealth is a strong global presence that is redefining what Canadians can expect from a personal investment firm. We provide our investors with tailored financial solutions, award-winning global research, recognized financial strength, and a global perspective — in short, a world of opportunities to build your personal wealth.

We are part of the Macquarie Group, a global provider of banking, financial, advisory, investment and funds management services. Since 1992, the firm has recorded successive years of profits and growth.

A personal and proven approach

I invite you to contact me to discuss the ways we can work together to secure a prosperous financial future for you and your family.

Visit my website at
www.macquarieprivatewealth.ca/mcbride

[†]Insurance products and services are offered by life insurance licensed Advisors through Macquarie Insurance Services Ltd., a wholly owned subsidiary of Macquarie Private Wealth Inc.

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