

# Principle Centered Financial Services Inc.

Winson Lee CFP, CLU, CPCA

Senior Financial Planner

Wealth Planning for Individuals and  
Businesses



Creating Financial Peace of Mind

## WHO AM I?

### ❖ Professional

- Over 20 years in the financial service industry
- Certified Financial Planner
- Chartered Life Underwriter
- Certified Senior Advisor
- Assist clients in making informed financial decisions
- Provide peace of mind for future income
- Network with Allied professionals to provide comprehensive total needs planning
- Minimize tax, Maximize wealth

### ❖ Personal

- Married
- Two children – one son, one daughter
- Live in Edmonton – Canada's winter wonderland
- Interests include golf, martial arts and serve in my church

### ❖ Contact

Winson Lee CFP, CLU, CPCA  
780-945-2898  
winson@winsonlee.com

## **WHAT WE DO**

As one well prepared team, we partner with Canadian Families and Business to help build their financial peace of mind

## Business Beliefs

- ❖ We believe in being **genuine and 100% honest**
- ❖ We believe in **simplifying complex issues** so clients can make bite size decisions
- ❖ We believe if people are **given alternatives**, they would choose the one **suitable for them**
- ❖ We believe people value **sincere caring input** to help lead them to their desired outcome
- ❖ We believe a **team approach** will serve clients better with all basis covered
- ❖ We believe we can **make a difference** in the lives of our clients

## **Advisory Team**

- ❖ Principal - Winson Lee CFP, CLU, CSA
- ❖ Associate Advisor - Scott Pollock CFP
- ❖ Associate Advisor - Jeremy Kwok CFP

## **Administrative Team**

- ❖ Office Administrator - Nerissa Popal
- ❖ Office Staff - Rachel Jeffcoat

We are a team who devote ourselves to provide the best client experience each time we come in contact with our valued clients

## **WHAT DO CLIENTS THINK**

In our 2010 survey, some of our clients say:

- Winson is genuine and 100% honest starting at first impression and instilling confidence with a no pressure approach
- Teaches clients at their level of knowledge, in understandable language
- Provides smart, creative and trusted financial alternatives, totally prepared for each client meeting
- Goes above and beyond in being responsive, accessible and accommodating with a personal touch
- Has carefully chosen and created a very good team

## CLIENT TESTIMONIALS

“Winson is very easy going, very approachable, very honest and not at all pushy. He is upfront, honest and tailors everything to what I want. There is no pressure, and he has made me feel very at home with my financial planning.”

Darek Rozwadowski

“What's different about Winson is his breadth of knowledge. He stays in contact. He knows our portfolio, risk comfort level, and future needs, so that when he meets with us he doesn't stay inside the box. He provides alternatives that we weren't aware of and don't have time to research.”

Jim McCutcheon

“We just find Winson very honest. He cares. He gets back to you and talks to you. Winson makes it very easy to make a decision because he gives you all the facts as long as you're paying attention. Winson takes the time to dig and find the methods to solve the problem. I refer Winson on a regular basis simply because I trust him so much and I know what he can do.”

Mel Kapicki

## **CLIENT TESTIMONIALS**

“Winson has a very nice approach. He is very honest and very open. We feel that he is truly there for us, and makes our needs a higher priority than "what he is going to get out of this." That’s very difficult to find.”

Julie Barnett

“I’m a busy person and I don’t have a lot of time to watch the stock market and my portfolio. Based on all my experiences with Winson, it feels great that I can completely trust him to do what’s best for me.”

Lance Lebreque



# TOOLS FOR FINANCIAL PLANNING

Will



Legacy Creation



Retirement Planning



Tax Efficiency



Shareholder Agreement



Guaranteed Lifetime Income



Risk Management



Wealth Building and Preservation



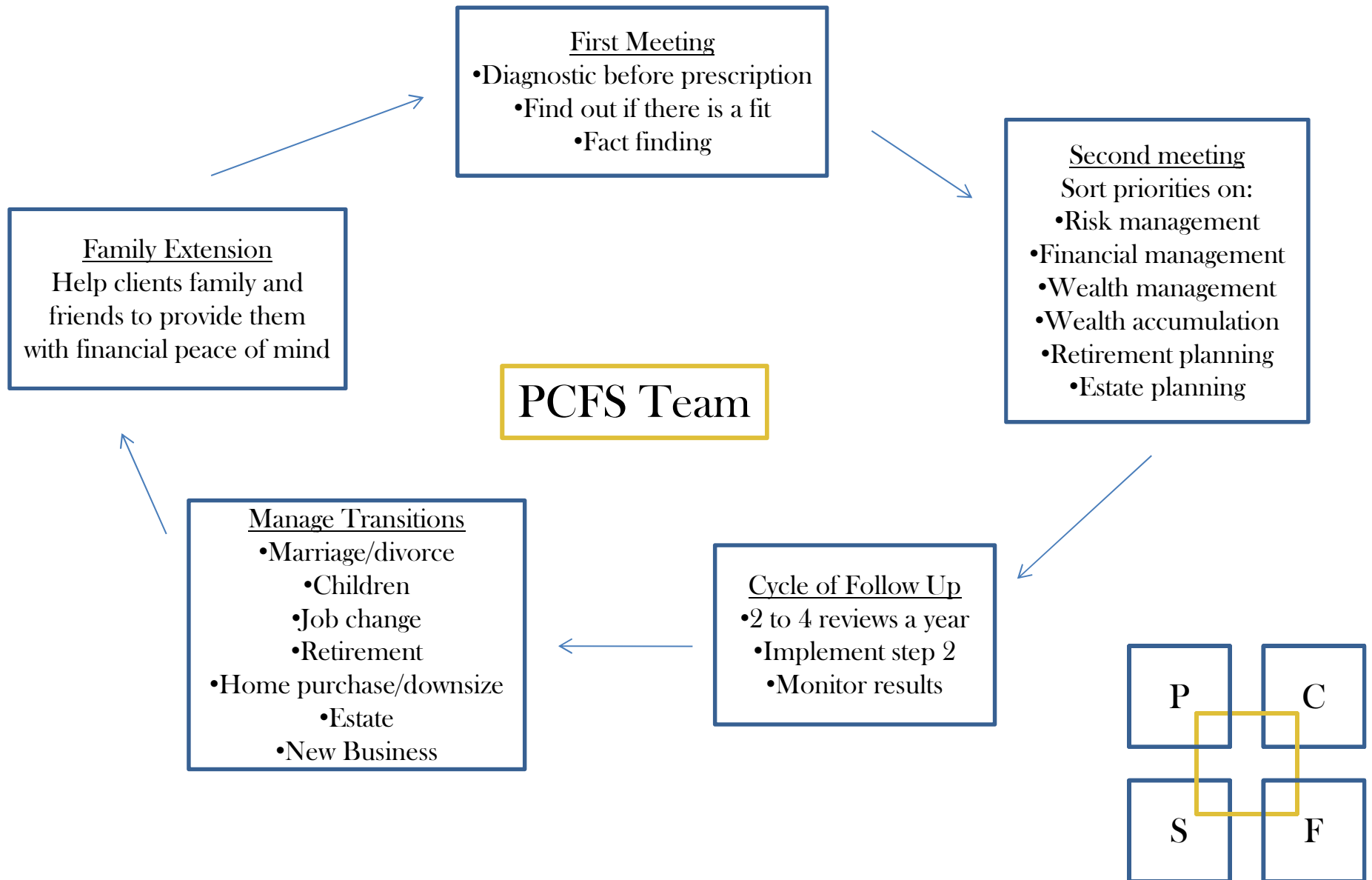
Segregated Funds



Business Succession Planning



# The Client Experience



## **FINANCIAL PLANNING FOR INDIVIDUALS**

### **1. Risk Management**

Create Estate - young

Preserve Estate - old

Income Protection - Disability  
insurance

Serious Illness - Critical insurance

Facility Care - Long term care

### **2. Financial Management**

Budgeting

Mortgage Issues

Pay Yourself First

### **3. Financial Planning**

Education funding

Retirement planning

Tax planning

### **4. Estate Planning**

Wills

Charitable giving

Power of attorney

Tax minimization

Use of trusts

## FINANCIAL PLANNING FOR BUSINESSES

### Phase I

Keyman  
Coverage

Income  
Protection

### Phase II

Group  
Benefits

Group RRSP

### Phase III

Buy Sell  
Agreement

RCA/IPP

### Phase IV

Business  
Succession

Wealth  
Transfer

Tax Planning

Family Trust

## **UNDERSTANDING YOU**

We are a team to assist you to the financial destination of your choosing. It is essential that we know where you are headed.

### **Family**

What are the most important issues that are facing you and your family right now?

What are the specific goals or desires you have for you and your family?

Do you have the need to make provisions for anyone outside your family?

### **Well Being**

How will you protect your family's standard of living in the event of an unexpected death or illness?

What measures can you take to protect your physical and emotional health?

What is the impact to your family resulting from parental or child care needs?

### **Home**

How long will your current home meet your needs and be suitable for your lifestyle?

What is the significance of your home in your long term plan

Does your community offer the service you will need in the future care?

## **UNDERSTANDING YOU**

### **Work and Career**

Do you have a plan for unexpected change in your work, lifestyle or the needs of your family members?

How and when will you move on from your current responsibilities?

What is the impact of being unable to continue what you're currently doing?

### **Lifestyle**

What meaningful and engaging activities will you fill your time with?

How do you see your life changing over the next 5, 10 and 15 years?

How do you measure success in your life?

### **Legacy**

How do you want to be remembered?

How can your family best manage the assets you leave them?

How can you best support the charities that are important to you?

# Principle Centered Financial Services Inc.

Disclaimer:

***Principle Centered Financial Services Inc. offers non-securities-related financial planning services only.***