



The Wealth Steward™



The Wealth Stewardship Program™

Facilitating Dialogue In The Management Of Wealth™

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Overview

The Wealth Stewardship Program™ is a series of specialized educational & training offerings focused exclusively on preparing our clients to be effective stewards of wealth.

Our Philosophy

The global wealth management industry was founded on an understanding and acceptance of their responsibility to the individual client. As the industry became increasingly dominated by large institutional investors, the focus has, unfortunately, drifted to a relative performance driven array of never ending products that promise, yet fail to deliver, on a solution set that actually addresses the needs, goals and expectations of the investor client.

It is our belief that this continued proliferation of product has only served to cause more and more confusion for investors resulting in an increasing level of mistrust and an erosion of confidence in the quality of advice being provided.

To address these issues, we believe that it's necessary for all of us as investors to get *Back-to-Basics* and focus on becoming Stewards of Wealth. This will require new behaviours that involve:

- Conducting ourselves with a fiduciary mindset.
- A collaborative approach to harnessing the expertise of other professional practitioners to truly address the investor wealth continuum.
- A commitment to spending the time to understand the goals, expectations and desires of investors.
- A commitment to objectivity in the design and delivery of the investment solution provided to investors, and
- A commitment to providing the required level of transparency needed to gain the confidence and commitment of investors.





Our Approach

To be an effective steward of wealth, a three-part body of knowledge needs to be learned about the asset management business. We refer to this as **The Wealth Stewardship Process™**.

The Wealth Stewardship Process™



Stewardship:
Thinking & acting like a fiduciary

Investor Profiling:
Identifying the purpose of the money against discrete time horizons

Asset Management:
Constructing portfolios that meet client needs, investment objectives & risk tolerances

Our Clients

Through **The Wealth Stewardship Program™**, we educate four groups of clients on how to be effective stewards of wealth:

Investment Fiduciaries: Financial Advisors, Family Offices, Pension Plans and Foundations & Endowments.

Associations: Professional Associations such as accountants & lawyers as well as Business & Industry Associations.

Educational Institutions: Post secondary business educational organizations such as colleges & universities.

Individual Investor Groups: Affluent individual investors who are looking to learn more about the Canadian wealth management industry & investing.





Our Services:

The Wealth Stewardship Program™ provides the following educational services to our clients:

Presentations: Educational & informative presentations customized to the requirements of each organization.

Seminars: Educational, interactive & practical seminars in ½ and full-day versions, tailored to the unique needs of each organization.

Why The Wealth Stewardship Program?

We bring the following three key advantages to our clients:

Knowledge: We have spent many years educating ourselves about the investment management profession as well as the wealth management industry through both formal university business programs as well as professional accreditations. We are also committed to ongoing Continuing Education Programs within the wealth management industry in order that we remain current in our professional knowledge.

Experience: We have a proven background of expertise in the Canadian wealth management industry. More than simply consultants, we have successfully built and led managed asset businesses for many years. During this time, we have held senior management roles in various regulated and non-regulated entities including investment counselling, asset management, banking, trust and brokerage firms and continue to act in an asset management capacity today for in excess of \$1 Billion of client assets.

Guidance: We harness our knowledge & experiences in the practical education of our clients in order to prepare them to effectively steward their wealth.





Our Team

The Wealth Stewardship Program™ is supported by the investment professionals at HighView Financial Group.

HighView Financial Group was Co-Founded by Gary Brent & Mark Barnicutt.

Gary Brent

Gary Brent brings over 35 years of experience in the Financial Services Sector as both an investment fiduciary & counsellor to both affluent families & institutions as well as a proven business executive for several brand name Canadian asset management firms. This experience, within the financial services sector, and particularly the asset management sector, equips him to serve the clients of The Wealth Stewardship Program™.



Mark Barnicutt, MBA, FCSI, CFA

Mark Barnicutt has over twenty years of North American wealth management business experience as an investment fiduciary diversified by both area of responsibility (client advisor, investment management, product management, risk management, technology, operations, & finance) & business line (investment counselling, financial planning, trust, banking, and brokerage). This hands-on experience enables Mark to assist clients of The Wealth Stewardship Program™.



Contact Us

The Wealth Stewardship Program™ is provided by HighView Financial Group, who is located in Oakville, Ontario. The Town of Oakville is a beautiful community situated on Lake Ontario, just 30 minutes from Downtown Toronto.

You can reach us at:

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