

*Since its inception, the goal of Zlotnik, Lamb & Company has been to build strong, lasting relationships with its professional clients. Our associates and staff have developed a reputation for quality, integrity, and professionalism. Call us today and find out how we can be valuable members of your planning team.*

#### ZLOTNIK LAMB & COMPANY

Life insurance/Estate Planning/  
Wealth Management & Retirement  
Planning/ Employee Benefits &  
Pensions/ Structured Settlements

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*“Financial advice is only as  
good as the person you ask.”*



## ◆◆◆ Your partners in business growth

Thanks to our nation's aging population, insurance and estate planning has become more important to financial professionals than ever before. This is why Zlotnik, Lamb & Company recently expanded its services to include a Technical Services Division.

Consider the Technical Services Division your partner in business growth. Working closely with your ZLC client service representative, our Technical Services Division will help you design innovative and tax-effective compensation, estate, and insurance planning solutions for your clients.

#### AREAS OF EXPERTISE

Together, our Technical Services Division can provide insight and advice on your clients' insurance and estate planning questions. We would be happy to assist you in the areas of:

- Estate planning
- Retirement planning
- Financing of buy-sell agreements
- Charitable planned giving arrangements
- Living benefit options
- Compensation and benefits planning
- Business loan insurance
- Risk management for key persons

Our Technical Services Division has the skills and experience to provide you with effective financial solutions for your clients. Here's a closer look at the experts working for you.

#### MARK A. ZLOTNIK, BA, CA, CLU

Mark began his career in the financial services industry as a Chartered Accountant. He spent


several years working for a national accounting firm as an income tax specialist. In 1984, Mark joined Zlotnik, Lamb & Company to focus on estate and succession planning for business owners. Mark is also responsible for developing sophisticated retirement benefit plans. His extensive experience in designing deferred giving arrangements and his active involvement with various charities is a valuable asset to the team.

#### DEBORAH A. GOCH, CA, TEP

Deborah is a Chartered Accountant with experience in public practice and the life insurance industry. As a tax consultant, she has provided extensive personal and corporate tax planning services to privately-owned businesses and their owners, specializing in estate and life insurance planning, corporate re-organizations and trusts. Deborah joined ZLC in 2002. Here, she concentrates on working with privately-owned companies and their owners to create effective retirement, insurance and estate planning strategies.

#### BRUCE K. BERGER, BA, CFP

Bruce's experience in the financial planning industry dates back to 1984 when he began his career working with a major life insurance company. In 1996, he joined ZLC to assist clients with estate planning, supplemental pension funding, insurance planning and money management.

We want to be part of your financial team. Call your ZLC professional to find out how our Technical Services Division can add value to your business. 

## Looking to expand your business?

### Consider employee benefit plans

Employee benefit plans are becoming a major business expense. And with the uncertainty of continued government funding for many key employee benefits, those costs are likely to rise. Controlling those costs is likely to become a major priority for many owners and managers over the next several years.

Since 1985, Zlotnik, Lamb & Company has managed the corporate needs of clients and advisors alike. Today we handle over 250 employee benefit programs and over 75 retirement plans. And we can help you too.

#### □ HOW WE CAN HELP

There are many ways we assist our group clients. In particular, we:

- Prepare customized group benefit plans to reflect a company's corporate goals
- Negotiate and review premium rates,

renewals, expenses and admin services

- Provide current information on government benefits/legislative changes
- Assist with selection of potential insurers
- Work with a company's management to resolve any employee disputes
- Establish group RRSPs

Turn to our Employee Benefit Division to help you expand your business opportunities. Our specialists have the qualifications and experience you're looking for. Meet our senior consultants...


#### ROBERT E. OLSON, BA

As Director of the Employee Benefit Division, Bob is responsible for a team of highly trained specialists who design, implement and manage our group clients. With over 26 years of experience managing employee benefit programs and 12 years working with a number of major life

insurance companies, Bob contributes invaluable expertise to all members of the Employee Benefits team.

#### ROSS GIBSON, DIPLT

Ross has over 15 years of experience in employee benefits programs, as well as eight years of experience with a large life insurance company. Ross is responsible for setting up new plans, as well as advising potential and existing clients on how to update benefit plans to save costs. Ross also handles pension plans and other retirement arrangements for small and large groups.

For more information on employee benefit plans, talk to your ZLC client representative today. We'd be happy to send you more detailed information, or schedule an appointment with one of our group benefits specialists. 

## Our Wealth Management team can build your business

### Helping you offer your clients superior investment solutions

The Wealth Management Division of Zlotnik, Lamb provides clients with independent investment advice. We take the time to work with you and your clients to determine the most effective strategy to achieve their goals. Then we help you select the best investments to realize these results. Our wide variety of product offerings, from third party mutual funds to ZLC Private Investment Management Funds, allows us to satisfy all of your clients' needs.

An integral part of our Wealth Management Division is the expertise and experience of our financial professionals. Here's a look at your wealth management team...

#### WILLIAM (BILL) FINLAY, BA, CA

Bill leads the Wealth Management Division at ZLC. Bill assists individuals with the creation, implementation and ongoing management of long-term financial plans. He also provides clients with specific guidance on portfolio management and investment strategy. Bill's experience as a tax advisor and CA give him a multi-dimensional understanding of financial challenges—an understanding clients have come to appreciate.

#### CARRIE LYLE, BCOMM, MBA, CMA

Carrie is Vice President in charge of ZLC Private Investment Management. Carrie has

a wide range of financial experience, including positions as an analyst, portfolio manager, and an advisor to high-net-worth clients. Here at ZLC, she manages our overall product offerings and works closely with Bill to provide expert advice to qualified clients. Carrie acts as an important liaison between clients and ZLC's pooled fund offerings, ensuring portfolios are aligned with clients' specific needs.

As you can see, when you work with our wealth management team, you're definitely in good hands. Interested in finding out more about our services? Call your ZLC professional today. 

## → We're here for you in more ways than one

*Providing assistance for all of your clients' financial needs*



It's impossible to be an expert at everything. This is especially true of the complicated world of financial planning. That's why Zlotnik, Lamb & Company has developed several areas of expertise to help you deliver top-quality service to your clients, no matter what service they're looking for. Take a look at some of the services we provide.

### **INSURANCE PLANNING**

Our insurance specialists focus on a variety of areas, from living benefit arrangements to basic protection needs. Our living benefits cover disability, critical illness and long-term care insurance. With the help of Zlotnik, Lamb & Company your clients will be well prepared to manage any future healthcare concerns.

Turn to us to help you establish the best strategies to manage family protection, fund a child's education, or prepare charitable giving arrangements. Our insurance planning specialists will work with your ZLC representative to manage all of your clients' changing needs.

### **ESTATE AND BUSINESS SUCCESSION PLANNING**

Helping clients organize their estates is an important part of your job as a financial professional. The task becomes even more important (and more challenging) when a business is involved. The ZLC estate

planning team has the knowledge and experience to help you meet your clients' needs. We can arrange for business loan insurance, organize funding for buy-sell agreements, or offer insight and advice if your clients are contemplating a major change such as selling the business.

### **WEALTH MANAGEMENT AND RETIREMENT PLANNING**

Wealth management and retirement planning can be complex. But our specialists can help. Our services cover a wide range of topics including:

- Private investment management
- Examining pension options
- Managing an unexpected large lump sum
- Changes in clients' wealth accumulation strategy
- Income planning for seniors
- Creditor proofing an investment portfolio

Working together with your ZLC representative, our wealth management experts can help you provide customized investment strategies for your clients.

### **EMPLOYEE BENEFITS AND PENSIONS**

If business owners make up a portion of your book, you'll want to talk to our corporate resources team. Our advisors can help you design effective compensation and benefits packages, handle risk management for key persons, assist with pension planning, and provide insight on recruiting and retaining top quality staff.

As you can see, Zlotnik, Lamb & Company is capable of managing every aspect of your clients' financial plans. We invite you to give us a call today for more information. 

## → Estate Planning Checklist

Estate planning can be a complicated topic. Because it covers so many areas of personal finance, it can be difficult for professionals to know whether clients have planned for all contingencies. To make things a little easier, our Estate and Business Succession Planning division came up with a list of critical estate planning questions. Cover the following and you can be sure you're constructing a sound estate plan for your client.

### **INDIVIDUAL QUESTIONS**


- Does your client have a will?
- Does the will adequately address the needs of the client's family?
- Are there special needs to consider in the will – for example, a disabled child?
- Is there funding to pay off debts and/or specific bequests?
- Is there funding to cover off taxes payable?

### **BUSINESS QUESTIONS**

- Does the client have a succession plan?
- Is there a shareholders' agreement? Does it cover death, disability and retirement?
- Is the agreement funded? Are the values current?
- Is there a need for key person insurance?
- Are there debts that should be paid down on the death of a major shareholder?
- Can the company be used to efficiently fund the shareholders' tax exposure?

### **TAXATION QUESTIONS**

- Can the tax sheltered accumulation feature of life insurance enhance wealth accumulation?
- Can that feature be combined with life insurance needs?

If you're looking for more information about any of the above areas, please call your ZLC professional. We're at your service. 

# ➤ Zlotnik, Lamb & Company

## At your service

At Zlotnik, Lamb & Company, we strive to provide the best independent advice, products and services to our professional clients. We're confident our advisors have the knowledge and experience you require to make us an integral component of your professional financial team.

Allow us to introduce you to our team of financial professionals. Whether it's detailed financial planning or just a second opinion you're looking for, you can be sure of our help.



Harold Zlotnik CLU



Peter G. Lamb BA, CLU



Garry Zlotnik BComm, CA, CFP, CLU, CHFC



Martin Zlotnik BComm, LLB



Mark A. Zlotnik CA, CLU, TEP



P.M. (Pip) Steele BComm, CFP, CLU, CHFC



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Lynne Zlotnik-Nickford BEd



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Anthony P. Ciccone BComm



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Bruce K. Berger BA, CFP



Michael Healey BA



Harris Abro B.Proc., (Law)



Deborah Goch CA, TEP



Carrie Lyle BComm, MBA, CMA



Kurt Cassidy BA



Aeronn Zlotnik BA

*Call us today and find out how we can be valuable members of your planning team!*