TRUSTED FINANCIAL ADVICE

WORKING IN COLLABORATION TO SERVE YOUR CLIENT BETTER

Most of our Work is referred by Trusted Advisors

ZLC has earned the trust and confidence of the lawyers, accountants, bankers, and other professional advisors that we have partnered with for over 70 years.

Our team of industry leaders are amongst the top minds within their respective fields of service. We are made up of talented individuals who will help your clients to find actionable solutions, unlocking valuable opportunities.

LET'S MAXIMIZE VALUE FOR YOUR CLIENT.

We know that it takes a team to generate the best results and we work seamlessly to integrate with your team, ensuring a smooth implementation of all recommendations. We keep you informed and bring you in where you can help add value.

WHAT MAKES US DIFFERENT?

Our unique approach involves tailoring strategies and financial plans for our clients' specific financial and lifestyle goals. The overall process is well-defined and rigorous to ensure we provide the best possible planning solutions.

Independence

We are an independent financial services firm. We offer the best products and services by leveraging the knowledge and buying power of the only producer owned MGA in Canada, Barrington Wealth Partners.

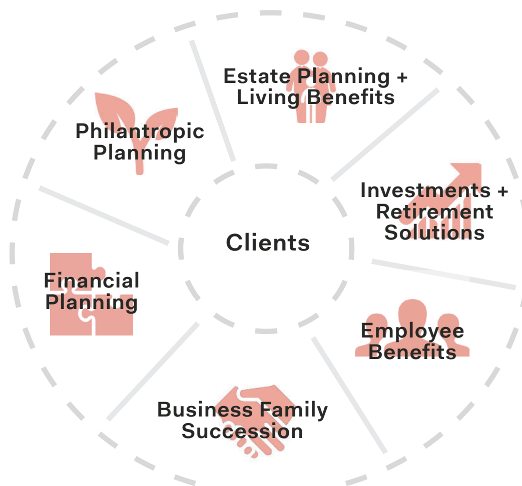
Creativity

Demonstrated ability to develop dynamic and independent solutions for any type of situation experienced in a process.

Confidence

Experience and deep market knowlege to effectively coordinate and quarterback clients' financial needs and concerns.

CLIENT OBJECTIVES: An in-depth needs analysis is conducted with each client before any recommendation. All financial solutions are considered in the development of a financial strategy, including the potential role of insurance products and strategies for tax minimization. Regular reviews are done to ensure the plan is adjusted to meet life changes.



ESTATE PLANNING + LIVING BENEFITS	INVESTMENT + RETIREMENT SOLUTIONS	EMPLOYEE BENEFITS	BUSINESS FAMILY SUCCESSION	FINANCIAL PLANNING	PHILANTHROPIC PLANNING
Creating and conserving an estate through the effective application of life and disability insurance — 70 years of experience in the life insurance industry	Through ZLC Wealth portfolio management and investments services Total access to Canadian & Global equity investment managers — 2 registered Portfolio Managers with CFA designations and appropriate back office and support staff	Providing the most affordable and sustainable benefits plan, as well as ensuring that the benefits are relevant to employees and therefore, to business strategy. — Dedicated employee benefits division with over 300 years of collective benefits experience.	Succession Planning for family owned business and strategies implementation for the financial wellbeing of business owners and their families. — Multiple decades of experience in dealing with shareholder agreement funding arrangements	Dedicated financial planning department with 2 professional CPA managers — Complete financial planning services for high net worth and professional clients	Effective and Efficient philanthropic planning, presenting diverse charitable opportunities through the effective use of financial products solutions — Significant charitable giving experience with numerous foundations