

Team of Experts



Gary Barker
Insurance Consultant
ScotiaMcLeod Financial Services Inc.

Gary has worked in the life and health insurance industry for 17 years and is an expert in such areas as asset and income protection, business risks management, living benefits, and legacy planning.

Before joining ScotiaMcLeod Financial Services Inc., Gary was employed by one of the major life insurance companies an Executive Account Manager for British Columbia.

**All insurance solutions are sold through ScotiaMcLeod Financial Services companies. ScotiaMcLeod Financial Services companies are the insurance subsidiaries of Scotia Capital inc., a member of the Scotiabank Group. When discussing life insurance products, ScotiaMcLeod Investment Executives are acting as Life Underwriters representing ScotiaMcLeod Financial Services.*



Sharole McNiven
Private Banker
Scotia Private Client Group

Sharole has been with the Scotiabank Group since 1991, and has obtained her Personal Financial Planning designation. Her experience in personal banking and small business banking provides her with a solid understanding of the financial solutions offered through the bank.



Kathy Kushner
Senior Financial Planning
Consultant
Scotia Private Client Group

Kathy is a graduate of the University of Toronto with a degree in International Relations. She holds the Certified Financial Planner and the Personal Financial Planning designations, as well as, the Canadian Securities Course and the LLQP (Life Insurance). Kathy is an active member of Advocis – the Financial Advisors Association as well as a volunteer with the Financial Planners Standards Council.

- **Minimize taxes** – deferral and reduction strategies that help lessen the impact of taxes on investments, income, and estate values
- **Enhance income** – unique concepts and products that help to maximize and generate income
- **Risk Management** – solutions that address the financial risks involved with illness or disability, market conditions, debt and creditors, and outliving savings
- **Living Benefits** – primary and supplemental coverage, for both short and long term healthcare requirements
- **Legacy** – succession planning through efficient estate creation and distribution, legacy/philanthropic funding
- **Business Needs** – Funding strategies for Buy-Sell Agreements, business succession planning and corporate owned insurance solutions

- **Private Banking** – enjoy a highly personalized banking relationship involving preferential banking services and advantaged borrowing solutions
- **Complex Lending Strategies** – access secured and unsecured investment lines of credit, equity monetization strategies and foreign currency hedging
- **Investment Leverage** – lines of credit secured by non-registered investment portfolios

- **Retirement planning** - retirement projections and cash management, pension & severance packages, Individual Pension Plans and tax-efficient strategies
- **Estate Planning** - Wills, Powers of Attorney, Trust Planning, Charitable Giving options, Jointures and US Estate issues
- **Tax planning** - income splitting, RESPs, interest deductibility and estate freezes
- **Insurance Planning** –integration with estate and/or charitable giving plan
- **Business Succession Planning** - facilitates discussions and identifies issues on exit strategies, succession concerns and post-succession planning



Lara Hein
Financial Consultant
Scotia Private Client Group

Lara's experience in the financial services industry is extensive. Lara holds both the Professional Financial Planner (PFP) and Specialist of the Trust Institute (STI) designations. In 1996, Lara joined the Scotiabank Group and has played an integral role in providing wealth management services and advice to clients in the Greater Vancouver area.

- **Executor & Trustee Services**- family trust strategies, estate assist solutions, Will & estate reviews, and joint custody arrangements
- **Charitable Giving Strategies** - personal foundations and aqueduct strategies for immediate tax relief.
- **Record Keeping Solutions** - bill payments, collection of income, personal and concierge services.
- **Facilitate Introductions to Scotiabank Partners** - day to day banking, small business, and commercial



Malcolm Burrows
Financial Consultant,
Charities & Gift Planning
Scotia Private Client Group

Malcolm leads philanthropic advisory services at the Scotia Private Client Group, where he advises clients on tax and philanthropic aspects of giving. Prior to joining SPCG in 2004, Malcolm worked in the charitable sector as a charitable gift planner for 13 years. He is a well-known speaker and writer on gift planning, and as a government relations volunteer, he has contributed to new tax rules for gifts of public securities and donation tax shelters.

- **Tax Effects of Giving** – information about charitable giving options, tax illustration, suitability assessment for clients
- **Aqueduct Foundation** – donor advised funds, business succession planning, complex gift strategies
- **Private Foundations** – suitability assessment, legal establishment, registration, administration and granting support
- **Public Charities** – investment policy development, governance issues, knowledge of charitable sector



Barry LaValley, CSA
Founder & President
The Retirement Lifestyle Center

Barry LaValley is a leading authority on the *life planning approach* to financial planning. Barry is a twenty-four year financial services industry veteran and is a well-known speaker on retirement planning issues. Barry sits on the faculty of the Certified Senior Advisor program in Canada and proudly carries its CSA designation.

Barry is a Special Consultant to ScotiaMcLeod on retirement lifestyle planning issues.

- Retirement Lifestyle** – 7 important considerations...
- **Retirement Vision** – Have a realistic vision of your lifestyle and retirement pursuits -- what you will be retiring to, not just what you will be retiring from
 - **Healthy Aging** – Understanding and practicing healthy aging principles
 - **Work** – *Post-retirement* employment opportunities?
 - **Relationships** – Support network and family relationships are key to longevity
 - **Home sweet home** – where and how you intend to live and what will meet your needs
 - **Leisure** – Having a balanced approach to sports and leisure activities – retirement is more than just a 30 year vacation
 - **Financial Strategy** – Integrated Wealth Planning solutions which will provide you with long-term financial comfort