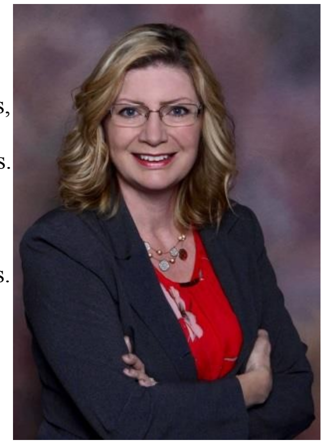
Ali Schmidt – Biography



Ali Schmidt and her husband David, operate a mixed farm near Brightsand Lake (St.Walburg, SK) with grain, cattle, and a u-pick operation. They have two boys attending university. With sixteen years in corporate accounting and financial analysis, and eight years previously as a financial advisor, she has a depth of knowledge and valuable background in working with business owners, farmers and farm corporations. Building upon her experience, Ali has also attained her Certified Financial Planner (CFP), Chartered Life Underwriter (CLU), and Elder Planner Counselor (EPC) designations.

Growing up in a family that moved around the country, Ali has lived in five provinces. She attended the University of Alberta for Commerce. She lived briefly in the United States and then worked with the UN in Africa, during the Rwandan refugee crisis, as an administrator for one of the humanitarian organizations. This has helped her to approach new situations with confidence and an ability to find innovative solutions.

With the aim of creating and protecting wealth, Ali focuses on the six pillars of financial planning:

1. Cash Flow – having enough to cover the basics, and emergency needs - medical, home, vehicle,

plus opportunity purchases, and travel opportunities.

2. Tax Planning – tax efficient investing, income splitting, maximizing income, minimizing taxes.

3. Investment Planning - determining goals, assessing time horizon, portfolio construction, risk analysis, and asset allocation across geographic and market sectors.

4. Retirement Planning – RRSPs, RRIFs, LIFs, LIRAs, TFSAs, DPPs, etc. – exploring the plans;

Pension plans: defined benefit vs. defined contribution – explaining the differences.

5. Risk Management – life insurance, disability insurance, critical illness insurance, long term care insurance.

6. Estate Planning - Business and farm succession planning, reviewing wills, introducing trusts.

“The best thing about my career is how good it feels to see people realize their dreams of financial success; to help them get on the road to financial freedom. I enjoy building strong and enduring client relationships, by providing quality advice, consistency, and caring, while helping people to achieve their financial goals!”