Our Commitment

AS A PROFESSIONAL FINANCIAL PLANNING FIRM, OUR RESPONSIBILITY TO YOU IS TO:

Develop a comprehensive financial plan which will involve:

- Gathering financial and personal information in order to identify your needs and goals
- Assist in establishing specific and realistic objectives, and
- Developing appropriate strategies, implementing and continually monitoring the plan to achieve these objectives.

As part of this plan we will cover:

- Tax Planning & Strategies
- Retirement Planning
- Education Planning
- Estate and Insurance Planning
- Other Issues Important to You

Assist in facilitating access to other specialists as required.

Review your financial plan annually or as the need arises with appropriate adjustments made to reflect any changes in your life stage.

Be as accessible as possible. All telephone calls and e-mails will be returned promptly.

Deal with the information you provide confidentially and act in your best interests. We will not release any information regarding your personal finances without your prior approval.

AS A CLIENT, YOUR COMMITMENT TO US IS TO:

- Provide current personal and financial information.
- Identify all your financial and lifestyle goals.
- Follow the agreed-upon recommendations contained in the financial plan.
- Inform us of any change to your personal or financial situation that could affect your overall goals.
- Recognize that discipline, patience and time will provide financial rewards.
- Provide us with referrals if you are happy with your plan and service.
- Notify us if you are dissatisfied with any aspect of our firm's service, so that appropriate action can be undertaken.

Please acknowledge our respective responsibilities in the relationship by signing below.

DATED AT ____________________ THIS ________ DAY OF ____________________ 2014

CLIENT NAME	CLIENT SIGNATURE
CLIENT NAME	CLIENT SIGNATURE
ADVISOR NAME	ADVISOR SIGNATURE

Insurance products available through IPC Estate Services Inc.

Dunphy Molloy & Associates

Investment Planning Counsel®

IPC INVESTMENT CORPORATION